

<b>Information to identify the case:</b>		
Debtor 1:	<b>Dustin Lee Colvin</b>	Social Security number or ITIN: xxx-xx-6429
	First Name Middle Name Last Name	EIN: --
Debtor 2:	<b>Molly Lynn Colvin</b>	Social Security number or ITIN: xxx-xx-9940
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	Western District of Missouri	Date case filed for chapter: 13 10/3/18
Case number:	18-50411-btf13	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Dustin Lee Colvin	Molly Lynn Colvin
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	14881 NW 66th St Parkville, MO 64152	14881 NW 66th St Parkville, MO 64152
<b>4. Debtor's attorney</b> Name and address	Tracy L. Robinson 818 Grand Blvd., Suite 505 Kansas City, MO 64106	Contact phone 816-842-1317 Email: <a href="mailto:admin@tlrlaw.com">admin@tlrlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Richard Fink Suite 1200 2345 Grand Blvd. Kansas City, MO 64108-2663	Contact phone 816-842-1031 Email: <a href="mailto:ecfncdocs@WDMO13.com">ecfncdocs@WDMO13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Charles Evans Whittaker Courthouse 400 East 9th Street, Room 1510 Kansas City, MO 64106	Hours open: 9:00 am - 4:30 pm  Contact phone 816-512-1800  Date: 10/4/18

**For more information, see page 2**

Debtor Dustin Lee Colvin and Molly Lynn Colvin

Case number 18-50411-btf13

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 6, 2018 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> 400 East 9th Street,, Trustee Hearing Room 2110B, Kansas City, MO 64106						
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>   <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> <td> <b>Filing deadline:</b> _____                 </td> </tr> <tr> <td> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td> <b>Filing deadline: 12/12/18</b> </td> </tr> <tr> <td> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td> <b>Filing deadline:</b> _____                 </td> </tr> </table> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline:</b> _____	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 12/12/18</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> _____
<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline:</b> _____							
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 12/12/18</b>							
<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> _____							
	<table border="0"> <tr> <td> <b>Deadline to object to exemptions:</b>                      The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.                 </td> <td> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors                 </td> </tr> </table>		<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors				
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors							

**9. Filing of plan**	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
**10. Creditors with a foreign address**	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
**11. Filing a chapter 13 bankruptcy case**	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
**12. Exempt property**	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
**13. Discharge of debts**	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Dustin Lee Colvin  
Molly Lynn Colvin  
Debtors

Case No. 18-50411-btf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0866-4

User: adkt  
Form ID: 309I

Page 1 of 1  
Total Noticed: 5

Date Rcvd: Oct 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2018.

db/jdb +Dustin Lee Colvin, Molly Lynn Colvin, 14881 NW 66th St, Parkville, MO 64152-8722  
tr +Richard Fink, Suite 1200, 2345 Grand Blvd., Kansas City, MO 64108-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: admin@tlrlaw.com Oct 04 2018 21:18:46 Tracy L. Robinson,  
818 Grand Blvd., Suite 505, Kansas City, MO 64106

smg E-mail/Text: ecfnofices@dor.mo.gov Oct 04 2018 21:18:57 Missouri Department of Revenue,  
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475

16297499 +EDI: PRA.COM Oct 05 2018 01:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

Bradley D. McCormack on behalf of Creditor SCV Retail, LLC bmccormack@saderlawfirm.com,  
abuenta@saderlawfirm.com;mccormackbr42111@notify.bestcase.com  
Richard Fink ecfincdocs@WDMO13.com  
Tracy L. Robinson on behalf of Debtor 2 Molly Lynn Colvin  
tlrcourtmail@gmail.com;RobinsonTR52047@notify.bestcase.com  
Tracy L. Robinson on behalf of Debtor 1 Dustin Lee Colvin  
tlrcourtmail@gmail.com;RobinsonTR52047@notify.bestcase.com

TOTAL: 4

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**18-50411-btf7 Text Order Granting the Motion to Convert 13 to 7**

1 message

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mow\_bkecf@mow.uscourts.gov <mow\_bkecf@mow.uscourts.gov>  
To: tlrcourtmail@gmail.com

Tue, Nov 5, 2019 at 1:14 PM

**\*\*\*NOTE TO PUBLIC ACCESS USERS\*\*\*** Judicial Conference of the United States policy permits attorneys of record and parties in a case (including pro se litigants) to receive one free electronic copy of all documents filed electronically, if receipt is required by law or directed by the filer. PACER access fees apply to all other users. To avoid later charges, download a copy of each document during this first viewing. However, if the referenced document is a transcript, the free copy and 30-page limit do not apply.

**U.S. Bankruptcy Court****Western District of Missouri**

## Notice of Electronic Filing

The following transaction was received from Richardson, Kristina entered on 11/5/2019 at 1:14 PM CST and filed on 11/5/2019

**Case Name:** Dustin Lee Colvin and Molly Lynn Colvin -ABOVE MED- (TRNSFD TO WESTERN DIV)  
**Case Number:** 18-50411-btf7  
**Document Number:** 127

**Docket Text:**

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**Order of the Court**

The Motion to Convert from a Chapter 13 to a Chapter 7 filed by Debtors is hereby GRANTED.

It is further Ordered that **complete** Conversion Schedules must be filed within 10 days of the entry of this order pursuant to **Local Rule 1019-1**. Failure to comply may result in dismissal without further notice of the Court. **The new official bankruptcy forms became effective 12/1/2015 and must be used in all cases.** The following schedules/statements are missing and need to be filed: Schedules A/B - J, Summary of Your Assets and Liabilities and Certain Statistical Information, Statement of Financial Affairs, Statement of Current Monthly Income for NEW chapter, Disclosure of Compensation of Attorney for Debtor(s) as required per Rule 2016(b) due to case conversion, Declaration/Verification of Schedules, and the Statement of Intent.

It is so ORDERED by /s/ Brian T. Fenimore

**Complete Conversion Schedules on new forms due 11/15/2019. Form B122 for New Chapter due by 11/15/2019. Statement of Intent due by 12/5/2019. Disclosure of Compensation of debtors attorney due by 11/15/2019.**

**The moving party is to serve this order on parties not receiving electronic notice but entitled to notice pursuant to Fed. R. Bankr. P. 2002, Local Rule 2002-1 and other applicable law.**

File the Certificate of Service and relate it to the **epo** category.

*This Notice of Electronic Filing is the Official ORDER for this entry. No document is attached.*

(Related document(s)[125] Motion to Convert 13 to 7) (Richardson, Kristina)

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The following document(s) are associated with this transaction:

**18-50411-btf7 Notice will be electronically mailed to:**

Timothy Blackwell on behalf of Creditor Missouri Division of Employment Security  
timothy.blackwell@labor.mo.gov



Zachary G. Edwards on behalf of Creditor Wells Fargo Bank, N.A.  
acurtis@logs.com

Dana M. Estes on behalf of Interested Party Dana Estes  
danae@wdmo13.com, rfink@wdmo13.com

Richard Fink  
ecfincdocs@WDMO13.com

Bradley D. McCormack on behalf of Creditor SCV Retail, LLC  
bmccormack@saderlawfirm.com, abuente@saderlawfirm.com; mccormackbr42111@notify.bestcase.com; 5118@notices.  
nextchapterbk.com

Tracy L. Robinson on behalf of Debtor 1 Dustin Lee Colvin  
tlrcourtmail@gmail.com; RobinsonTR52047@notify.bestcase.com

Tracy L. Robinson on behalf of Debtor 2 Molly Lynn Colvin  
tlrcourtmail@gmail.com; RobinsonTR52047@notify.bestcase.com

Tracy L. Robinson on behalf of Plaintiff Dustin Lee Colvin  
tlrcourtmail@gmail.com; RobinsonTR52047@notify.bestcase.com

Tracy L. Robinson on behalf of Plaintiff Molly Lynn Colvin  
tlrcourtmail@gmail.com; RobinsonTR52047@notify.bestcase.com

Christopher Spence Stover on behalf of Creditor Central Bank of the Midwest  
spence@spencestoverlaw.com

Christopher Spence Stover on behalf of Defendant Central Bank of the Midwest  
spence@spencestoverlaw.com

Bruce E. Strauss on behalf of Creditor CommunityAmerica Credit Union  
bruces@merrickbakerstrauss.com

**18-50411-btf7 Notice will not be electronically mailed to:**

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541

Fill in this information to identify your case

Debtor 1 DUSTIN LEE COLVIN  
First Name Middle Name Last Name

Debtor 2 MOLLY LYNN COLVIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MISSOURI  
(State)

Case number 18-50411

Official Form 427

**Cover Sheet for Reaffirmation Agreement** 12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

**Part 1: Explain the Repayment Terms of the Reaffirmation Agreement**

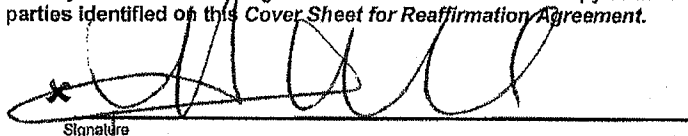
1. Who is the creditor?	<u>Wells Fargo Bank, N.A.</u> Name of the creditor	
2. How much is the debt?	On the date that the bankruptcy case is filed <u>\$406,406.31</u> To be paid under the reaffirmation agreement <u>\$402,607.14</u> <u>\$ 3,037.90</u> per month for <u>351</u> months (If fixed interest rate)	
3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed <u>5.00000%</u> Under the reaffirmation agreement <u>5.00000 %</u> <input checked="" type="checkbox"/> Fixed rate <input type="checkbox"/> Adjustable rate	
4. Does collateral secure the debt?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe the collateral. <u>14881 NW 66TH ST, PARKVILLE MO 64152-</u> Current market value \$ <u>440,000</u> (According to Debtor's Schedule A/B)	
5. Does the creditor assert that the debt is nondischargeable?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.	
6. Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Income and expenses reported on Schedules I and J Income and expenses stated on the reaffirmation agreement	
6a. Combined monthly income from line 12 of Schedule I	<u>\$ 9893.34</u>	6e. Monthly income from all sources after payroll deductions <u>\$ 9893.34</u>
6b. Monthly expenses from line 22c of Schedule J	<u>\$ 9805.15</u>	6f. Monthly expenses <u>\$ 9805.15</u>
6c. Monthly payments on all reaffirmed debts not listed on Schedule J	<u>\$ 0.00</u>	6g. Monthly payments on all reaffirmed debts not included in monthly expenses <u>\$ 0.00</u>
6d. Scheduled net monthly income Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets.	<u>\$ 88.19</u>	6h. Present net monthly income Subtract lines 6f and 6g from 6e. If the total is less than 0, put the number in brackets.

7. Are the income amounts on lines 6a and 6e different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
8. Are the expense amounts on lines 6b and 6f different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
9. Is the net monthly income in line 6h less than 0?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. A presumption of hardship arises (unless the creditor is a creditunion). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10. _____ _____
10. Debtor's certification about lines 7-9	I certify that each explanation on lines 7-9 is true and correct.  If any answer on lines 7-9 is Yes, the debtor must sign here.  If all the answers on lines 7-9 are No, go to line 11.
11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Signature of Debtor 1: <u>X</u> Signature of Debtor 2 (Spouse Only in a Joint Case): <u>X</u>	

**Part 2: Sign Here**

Whoever fills out this form must sign here.

I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.

X   
Signature

Date

MM / DD / YYYY

Heather Monique Cole  
Printed Name

Check one:

- ☐ Debtor or Debtor's Attorney  
☒ Creditor or Creditor's Attorney

\*\* The Creditor completed Questions 1 - 5 (but not the current market value) on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Creditor is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 - 5 (but not the current market value). The Creditor is not certifying the accuracy of the information supplied by the Debtor(s).

B2400A/B ALT (Form 2400A/B ALT) (12/15)

☐ Presumption of Undue Hardship  
☒ No Presumption of Undue Hardship  
(Check box as directed in Part D: Debtor's Statement  
in Support of Reaffirmation Agreement.)

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF MISSOURI**  
**KANSAS CITY**

In re DUSTIN LEE COLVIN  
MOLLY LYNN COLVIN  
Debtor

Case No. 18- 50411

Chapter 7

**REAFFIRMATION AGREEMENT**

*[Indicate all documents included in this filing by checking each applicable box.]*

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Part A: Disclosures, Instructions, and<br>Notice to Debtor (pages 1 - 5) | <input checked="" type="checkbox"/> Part D: Debtor's Statement in Support<br>of Reaffirmation Agreement |
| <input checked="" type="checkbox"/> Part B: Reaffirmation Agreement  | <input type="checkbox"/> Part E: Motion for Court Approval  |
| <input checked="" type="checkbox"/> Part C: Certification by Debtor's Attorney                               |   |

*[Note: Complete Part E only if debtor was not represented by an attorney during  
the course of negotiating this agreement. Note also: If you complete Part E, you must  
prepare and file Form 2400C ALT - Order on Reaffirmation Agreement.]*

Name of Creditor: *Wells Fargo Bank, N.A.*

☐ [Check this box if] Creditor is a Credit Union as defined in §19(b)(1)(a)(iv) of the Federal Reserve Act

**PART A: DISCLOSURE STATEMENT, INSTRUCTIONS AND NOTICE TO DEBTOR**

**1. DISCLOSURE STATEMENT**

**Before Agreeing to Reaffirm a Debt, Review These Important Disclosures:**

**SUMMARY OF REAFFIRMATION AGREEMENT**

This Summary is made pursuant to the requirements of the Bankruptcy Code.

**AMOUNT REAFFIRMED**

The amount of debt you have agreed to reaffirm: **\$402,607.14**

*The amount of debt you have agreed to reaffirm includes all fees and costs (if any) that have  
accrued as of the date of this disclosure. Your credit agreement may obligate you to pay additional  
amounts which may come due after the date of this disclosure. Consult your credit agreement.*

**ANNUAL PERCENTAGE RATE**

*[The annual percentage rate can be disclosed in different ways, depending on the type of debt.]*

a. If the debt is an extension of "credit" under an "open end credit plan," as those terms are defined in § 103 of the Truth in Lending Act, such as a credit card, the creditor may disclose the annual percentage rate shown in (i) below or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.

(i) The Annual Percentage Rate disclosed, or that would have been disclosed, to the debtor in the most recent periodic statement prior to entering into the reaffirmation agreement described in Part B below or, if no such periodic statement was given to the debtor during the prior six months, the annual percentage rate as it would have been so disclosed at the time of the disclosure statement: \_\_\_\_\_%.

--- And/Or ---

(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor: \_\_\_\_\_%. If different simple interest rates apply to different balances included in the amount reaffirmed, the amount of each balance and the rate applicable to it are:

\$ \_\_\_\_\_ @ \_\_\_\_\_ %;  
\$ \_\_\_\_\_ @ \_\_\_\_\_ %;  
\$ \_\_\_\_\_ @ \_\_\_\_\_ %.

b. If the debt is an extension of credit other than under an open end credit plan, the creditor may disclose the annual percentage rate shown in (i) below, or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.

(i) The Annual Percentage Rate under §128(a)(4) of the Truth in Lending Act, as disclosed to the debtor in the most recent disclosure statement given to the debtor prior to entering into the reaffirmation agreement with respect to the debt or, if no such disclosure statement was given to the debtor, the annual percentage rate as it would have been so disclosed:

--- And/Or ---

(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor: 5.00000%.

If different simple interest rates apply to different balances included in the amount reaffirmed, the amount of each balance and the rate applicable to it are:

\$ \_\_\_\_\_ @ \_\_\_\_\_ %;  
\$ \_\_\_\_\_ @ \_\_\_\_\_ %;  
\$ \_\_\_\_\_ @ \_\_\_\_\_ %.

c. If the underlying debt transaction was disclosed as a variable rate transaction on the most recent disclosure given under the Truth in Lending Act:

The interest rate on your loan may be a variable interest rate which changes from time to time, so that the annual percentage rate disclosed here may be higher or lower.

d. If the reaffirmed debt is secured by a security interest or lien, which has not been waived or determined to be void by a final order of the court, the following items or types of items of the debtor's goods or property remain subject to such security interest or lien in connection with the debt or debts being reaffirmed in the reaffirmation agreement described in Part B.

<u>Item or Type of Item</u>	<u>Original Purchase Price or Original Amount of Loan</u>
Mortgage Loan	
14881 NW 66TH ST	\$417,000.00
PARKVILLE MO 64152- _____	

Optional---At the election of the creditor, a repayment schedule using one or a combination of the following may be provided:

**Repayment Schedule:**

Your first payment in the amount \$3,037.90 is due on 01/01/20, but the future payment amount may be different. Consult your reaffirmation agreement or credit agreement, as applicable.

*Subsequent payments are due on the same day of each month (refer to your credit agreement for day of the month payment is due) until maturity. Payments are subject to change based on escrow account changes. If this is an ARM loan, payments are subject to change based on interest rate changes.*

— Or —

Your payment schedule will be: \_\_\_\_\_ (number) payments in the amount of \$ \_\_\_\_\_ each, payable (monthly, annually, weekly, etc.) on the \_\_\_\_\_ (day) of each \_\_\_\_\_ (week, month, etc.), unless altered later by mutual agreement in writing.

— Or —

A reasonably specific description of the debtor's repayment obligations to the extent known by the creditor or creditor's representative.

**2. INSTRUCTIONS AND NOTICE TO DEBTOR**



**Reaffirming a debt is a serious financial decision.** The law requires you to take certain steps to make sure the decision is in your best interest. If these steps are not completed, the reaffirmation agreement is not effective, even though you have signed it.

1. Read the disclosures in this Part A carefully. Consider the decision to reaffirm carefully. Then, if you want to reaffirm, sign the reaffirmation agreement in Part B (or you may use a separate agreement you and your creditor agree on).
2. Complete and sign Part D and be sure you can afford to make the payments you are agreeing to make and have received a copy of the disclosure statement and a completed and signed reaffirmation agreement.
3. If you were represented by an attorney during the negotiation of your reaffirmation agreement, the attorney must have signed the certification in Part C.
4. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, you must have completed and signed Part E.
5. The original of this disclosure must be filed with the court by you or your creditor. If a separate reaffirmation agreement (other than the one in Part B) has been signed, it must be attached.
6. If the creditor is not a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court unless the reaffirmation is presumed to be an undue hardship as explained in Part D. If the creditor is a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court.
7. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, it will not be effective unless the court approves it. The court will notify you and the creditor of the hearing on your reaffirmation agreement. You must attend this hearing in bankruptcy court where the judge will review your reaffirmation agreement. The bankruptcy court must approve your reaffirmation agreement as consistent with your best interests, except that no court approval is required if your reaffirmation agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home.

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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## YOUR RIGHT TO RESCIND (CANCEL) YOUR REAFFIRMATION AGREEMENT

You may rescind (cancel) your reaffirmation agreement at any time before the bankruptcy court enters a discharge order, or before the expiration of the 60-day period that begins on the date your reaffirmation agreement is filed with the court, whichever occurs later. To rescind (cancel) your reaffirmation agreement, you must notify the creditor that your reaffirmation agreement is rescinded (or canceled).

### Frequently Asked Questions:

What are your obligations if you reaffirm the debt? A reaffirmed debt remains your personal legal obligation. It is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Otherwise, your obligations will be determined by the reaffirmation agreement which may have changed the terms of the original agreement. For example, if you are reaffirming an open end credit agreement, the creditor may be permitted by that agreement or applicable law to change the terms of that agreement in the future under certain conditions.

Are you required to enter into a reaffirmation agreement by any law? No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments you agree to make.

What if your creditor has a security interest or lien? Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage or security deed. Even if you do not reaffirm and your personal liability on the debt is discharged, because of the lien your creditor may still have the right to take the property securing the lien if you do not pay the debt or default on it. If the lien is on an item of personal property that is exempt under your State's law or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you must make a single payment to the creditor equal to the amount of the allowed secured claim, as agreed by the parties or determined by the court.

**NOTE:** When this disclosure refers to what a creditor "may" do, it does not use the word "may" to give the creditor specific permission. The word "may" is used to tell you what might occur if the law permits the creditor to take the action. If you have questions about your reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement reaffirming a debt. If you don't have an attorney helping you, the judge will explain the effect of your reaffirming a debt when the hearing on the reaffirmation agreement is held.

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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**PART B: REAFFIRMATION AGREEMENT.**

I (we) agree to reaffirm the debts arising under the credit agreement described below.

1. Brief description of credit agreement:

Mortgage Loan dated 10/25/12 in the amount of \$417,000.00.

2. Description of any changes to the credit agreement made as part of this reaffirmation agreement:  
**NONE**

SIGNATURE(S):

Borrower:

Accepted by creditor:

DUSTIN LEE COLVIN

(Print Name)

Wells Fargo Bank, N.A.

(Printed Name of Creditor)

MAC # - F2303-04N

One Home Campus

Des Moines, IA 50328

(Address of Creditor)

(Signature)

Date: 10 MAR 2020

(Signature)

Co-borrower, if also reaffirming these debts:

MOLLY LYNN COLVIN

(Print Name)

Patricia Mangione Cole  
Vice President Loan Documentation

(Printed Name and Title of Individual Signing for Creditor)

Date of creditor acceptance:

(Signature)

Date: 3/10/2020

January 14, 2020

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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**PART C: CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY).**

*[To be filed only if the attorney represented the debtor during the course of negotiating this agreement.]*

I hereby certify that (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ *[Check box, if applicable and the creditor is not a Credit Union.]* A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Printed Name of Debtor's Attorney: \_\_\_\_\_

Tracy L. Robinson

Signature of Debtor's Attorney: \_\_\_\_\_

Date: 2/11/2020

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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**PART D: DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT**

*[Read and complete sections 1 and 2, **OR**, if the creditor is a Credit Union and the debtor is represented by an attorney, read section 3. Sign the appropriate signature line(s) and date your signature. If you complete sections 1 and 2 **and** your income less monthly expenses does not leave enough to make the payments under this reaffirmation agreement, check the box at the top of page 1 indicating "Presumption of Undue Hardship." Otherwise, check the box at the top of page 1 indicating "No Presumption of Undue Hardship"]*

1. I believe this reaffirmation agreement will not impose an undue hardship on my dependents or me. I can afford to make the payments on the reaffirmed debt because my monthly income (take home pay plus any other income received) is \$9893.34 and my actual current monthly expenses including monthly payments on post-bankruptcy debt and other reaffirmation agreements total \$6716.25, leaving \$3126.09 to make the required payments on this reaffirmed debt.

I understand that if my income less my monthly expenses does not leave enough to make the payments, this reaffirmation agreement is presumed to be an undue hardship on me and must be reviewed by the court. However, this presumption may be overcome if I explain to the satisfaction of the court how I can afford to make the payments here: \_\_\_\_\_

(Use an additional page if needed for a full explanation.)

2. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed: \_\_\_\_\_

(Debtor)

\_\_\_\_\_  
(Joint Debtor, if any)

Date: 10 FEB 2020

Or \_\_\_\_\_

*[If the creditor is a Credit Union and the debtor is represented by an attorney]*

3. I believe this reaffirmation agreement is in my financial interest. I can afford to make the payments on the reaffirmed debt. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed: \_\_\_\_\_

(Debtor)

\_\_\_\_\_  
(Joint Debtor, if any)

Date: \_\_\_\_\_

**United States Bankruptcy Court**

Western District of Missouri

Case No. 18-50411-btf7

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dustin Lee Colvin  
14881 NW 66th St  
Parkville, MO 64152

Molly Lynn Colvin  
14881 NW 66th St  
Parkville, MO 64152

Social Security / Individual Taxpayer ID No.:

xxx-xx-6429

xxx-xx-9940

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/10/20

Brian T. Fenimore  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Exhibit D



### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

## Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court  
Western District of MissouriIn re:  
Dustin Lee Colvin  
Molly Lynn Colvin  
DebtorsCase No. 18-50411-btf7  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-4

User: adkt  
Form ID: b18Page 1 of 4  
Total Noticed: 121

Date Rcvd: Sep 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2020.

db/jdb  
cr  
cr  
16299332  
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16299416  
16299417  
16299420  
16299421  
16299422  
16299428  
16299431

+Dustin Lee Colvin, Molly Lynn Colvin, 14881 NW 66th St, Parkville, MO 64152-8722  
+Missouri Division of Employment Security, Office of General Counsel, P.O. Box 59, Jefferson City, MO 65104-0059  
+SCV Retail, LLC, c/o Bradley D. McCormack, 2345 Grand Blvd, Suite 2150, Kansas City, MO 64108-2665  
+AT&T Bankruptcy, Acct No xxxxxxxxx2302, 1801 Valley View Lane, Dallas TX 75234-8906  
+Atronic Alarms, Inc, 8220 Melrose Drive, Overland Park KS 66214-1626  
+C Spire, 1018 Highland Colony Parkway, Suite 300, Ridgeland MS 39157-2068  
+C&C Produce, 1100 Atlantic Street, Kansas City MO 64116-4139  
+Central Bank of Kansas City, 2301 Independence Ave, Kansas City MO 64124-2396  
+Central Bank of Kansas City, PO Box 240048, Kansas City MO 64124-0048  
+Child Support Enforcement, PO Box 2320, Jefferson City MO 65102-2320  
+Child Support Enforcement, Family Support Division, 11 South Water, Liberty MO 64068-2370  
+Child Support Enforcement, Family Support Payment Center, PO Box 109001, Jefferson City MO 65110-9001  
+Christopher Spence Stover, Esq, 100 E Park Street, Suite # #1, Olathe KS 66061-3455  
+Coca Cola Refreshment, 10001 Industrial Blvd, Lenexa KS 66215-1209  
+CommunityAmerica Credit Union, PO Box 15960, Lenexa, Kansas 66285-5960  
Dept of Education - OGC, Division of Post Secondary Education, 400 Maryland Avenue SW, Room 6E353, Washington DC 20202-2110  
+Esperanza Melgoza, 6727 N Hickory, Kansas City MO 64118-2959  
+Evans & Mullinix, PA, 7225 Renner Road, Suite 200, Shawnee KS 66217-3046  
+GS Bank, 200 West Street, New York NY 10282-2102  
+Goldman Sachs Bank, 200 West Street, New York NY 10282-2198  
+Goldman Sachs Bank USA, c/o John D. Sadler, 1909 K Street NW, 12th Floor, Washington, DC 20006-1152  
+Goldman Sachs Bank USA, PO Box 45400, Salt Lake City UT 84145-0400  
+Green Capital Funding, LLC, 1 Evertrust Plaza, Suite 1401, Jersey City NJ 07302-3087  
+John D. Sadler, 1909 K Street NW, 12th Floor, Washington 20006-1152  
+KC Water Services, 4800 E. 63rd Street, Kansas City MO 64130-4626  
+KC Water Services, PO Box 807045, Kansas City MO 64180-7045  
+Kansas City Power & Light, Acct No xxxxxx9688, PO Box 219330, Kansas City MO 64121-9330  
+Kansas City Power & Light, Acct No xxxxxx9688, Collection Department, 1201 Walnut, PO Box 418679, Kansas City MO 64141-9679  
+Lathrop Gage, LLP, 2345 Grand Blvd, Suite 2200, Kansas City MO 64108-2684  
+LoanMe, Inc, PO Box 5645, Orange CA 92863-5645  
+LoanMe, Inc, 1 City Blvd West, Suite 900, Orange CA 92868-3654  
+Mayo Clinic Rochester, PO Box 790127, Saint Louis MO 63179-0127  
Missouri Dept of Labor and, Industrial Relations, Division of Employment Security, PO Box 59, Jefferson City MO 65104-0059  
+NCB Management Services, Inc., Acct No xxxxxx0030, PO Box 1099, Langhorne PA 19047-6099  
+Navient Registered Agent, CSC-Lawyers Incorporating Service Co, 221 Bolivar Street, Jefferson City MO 65101-1572  
+Navient Solutions, 2001 Edmund Halley Drive, Reston VA 20191-1132  
+North Kansas City Hospital, Acct No xxxxxx1741, PO Box 504792, Saint Louis MO 63150-4792  
+North Kansas City Hospital, Acct No xxxxxx1741, Attn: Patient Accounts Customer Service, 2800 Clay Edwards Drive, North Kansas City MO 64116-3220  
+Regent Partners, 3407 Shady Bend Drive, Independence MO 64052-2816  
+Reinhart FoodService, L.L.C., c/o KOHNER, MANN & KAILAS, S.C., 4650 N Port Washington Road, Milwaukee WI 53212-1077  
+Reinhart Food Services, 100 Harborview Plaza, Suite 200, La Crosse WI 54601-4291  
+Reinhart FoodService, L.L.C., c/o Kohner, Mann & Kailas, S.C., 4650 North Port Washington Road, Milwaukee, Wisconsin 53212-1077  
+Rocky Mountain Chocolate, d/b/a U-Swirl, 265 Turner Drive, Durango CO 81303-7941  
+S&W Foreclosure Corporation, Acct No xx-xx2326, c/o Shapiro & Kreisman, LLC, 13801 Riverport Drive, Suite 502, Maryland Heights MO 63043-4822  
+SCV Retail, 4706 Broadway, Suite 240, Kansas City MO 64112-1910  
+SCV Retail, c/o The Sader Law Firm, 2345 Grand Blvd, Suite 2150, Kansas City MO 64108-2663  
+Saturn Systems, PO Box 482, Bailey CO 80421-0482  
+US Attorney General's Office, Tax Division - US Dept of Justice, PO Box 7238, Ben Franklin Station, Washington DC 20044-7238  
+US Attorney Western District of Missouri, Attn Bankruptcy Processing Clerk, Charles Evans Wittaker Courthouse, 400 East 9th Street, Room 5510, Kansas City MO 64106-2637  
US Department of Education, Office of the Secretary, Room 4181 Fed Office Bldg 6, 400 Maryland Ave SW, Washington DC 20202-0100  
US Department of Education, PO Box 790321, Saint Louis MO 63179-0321  
US Department of Education - OGC, Division of Post Secondary Education, 400 Maryland Avenue SW, Room 6E353, Washington DC 20202-2110  
+Vantage Acceptance, 5950 Canoga Avenue, Suite 300, Woodland Hills CA 91367-5041  
+Zona Rosa/Olshan Properties, 8640 N. Dixon Ave, Kansas City MO 64153-1936

District/off: 0866-4

User: adkt  
Form ID: b18

Page 2 of 4  
Total Noticed: 121

Date Rcvd: Sep 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: ecfnotices@dor.mo.gov Sep 10 2020 22:50:05 Missouri Department of Revenue,  
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
cr +EDI: FBESTRAUSS Sep 11 2020 02:23:00 CommunityAmerica Credit Union, c/o Bruce E. Strauss,  
1044 Main Street, Suite 500, Kansas City, MO 64105-2124  
cr EDI: WFFC.COM Sep 11 2020 02:23:00 Wells Fargo Bank, N.A., MAC # N9286-01Y,  
1000 Blue Gentian Rd, Eagan, MN 55121-7700  
16299333 EDI: ATTWIREBK.COM Sep 11 2020 02:23:00 AT&T Bankruptcy, Acct No xxxxxxxxx2302,  
4331 Communications Drive, Dallas TX 75211-1300  
16299331 +EDI: AMEREXPR.COM Sep 11 2020 02:23:00 American Express, PO Box 981537,  
El Paso TX 79998-1537  
16299330 EDI: AMEREXPR.COM Sep 11 2020 02:23:00 American Express,  
Customer Service/Bankruptcy Dept., PO Box 981535, El Paso TX 79998-1535  
16321339 EDI: BECKLEE.COM Sep 11 2020 02:23:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
16299338 +EDI: CAPITALONE.COM Sep 11 2020 02:23:00 Capital One, PO Box 30281,  
Salt Lake City UT 84130-0281  
16299337 EDI: CAPITALONE.COM Sep 11 2020 02:23:00 Capital One, Inquiries/Bankruptcy Department,  
PO Box 30285, Salt Lake City UT 84130-0285  
16316610 EDI: CAPITALONE.COM Sep 11 2020 02:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
16299339 +EDI: CAPITALONE.COM Sep 11 2020 02:23:00 Capital One Bank USA NA, 10700 Capital One Way,  
Richmond VA 23060-9243  
16305894 +E-mail/Text: bankruptcy.midwest@centralbank.net Sep 10 2020 22:51:09  
Central Bank of the Midwest, 609 N. 291 Hwy, Lee's Summit, Mo. 64086-2507  
16299342 +E-mail/Text: bankruptcy.midwest@centralbank.net Sep 10 2020 22:51:09  
Central Bank of the Midwest, fka Metcalf Bank, 900 E Main Street, Gardner KS 66030-1510  
16299349 +EDI: KANSASCITY.COM Sep 11 2020 02:23:00 City of Kansas City, Missouri,  
Finance Dept/Accounts Div., 414 E. 12th Street-Room 302, Kansas City MO 64106-2705  
16299352 EDI: WFNBN.COM Sep 11 2020 02:23:00 Comenity Bank/Pottery Barn, PO Box 182789,  
Columbus OH 43218-2789  
16299353 EDI: WFNBN.COM Sep 11 2020 02:23:00 Comenity Bank/Pottery Barn, Customer Service,  
PO Box 182273, Columbus OH 43218-2273  
16299351 EDI: WFNBN.COM Sep 11 2020 02:23:00 Comenity Bank/Pottery Barn, Bankruptcy Department,  
PO Box 182125, Columbus OH 43218-2125  
16299364 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:48 CommunityAmerica Credit Union,  
Acct No xxxxxxxx26-13, 5601 West 95th Street, Overland Park KS 66207-2966  
16299362 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:49 CommunityAmerica Credit Union,  
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16299366 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:49 CommunityAmerica Credit Union,  
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16299368 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:50 CommunityAmerica Credit Union,  
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16299360 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:51 CommunityAmerica Credit Union,  
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16299363 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:49 CommunityAmerica Credit Union,  
Acct No xxxxxxxx26-13, Bankruptcy Department, 9777 Ridge Drive, Lenexa KS 66219-9746  
16299361 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:49 CommunityAmerica Credit Union,  
Acct No xxxxxxxx26-14, Bankruptcy Department, 9777 Ridge Drive, Lenexa KS 66219-9746  
16299365 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:50 CommunityAmerica Credit Union,  
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16299367 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:50 CommunityAmerica Credit Union,  
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16299356 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:49 CommunityAmerica Credit Union,  
Acct No xxxxxxxx26-13, PO Box 15950, Lenexa KS 66285-5950  
16299355 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:49 CommunityAmerica Credit Union,  
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Acct No xxxxxxxx26-40, PO Box 15950, Lenexa KS 66285-5950  
16299358 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:50 CommunityAmerica Credit Union,  
Acct No xxxxxxxx26-71, PO Box 15950, Lenexa KS 66285-5950  
16299354 +E-mail/Text: cacubankruptcy@cacu.com Sep 10 2020 22:50:51 CommunityAmerica Credit Union,  
Acct No xxxxxxxx26-88, PO Box 15950, Lenexa KS 66285-5950  
16299371 +EDI: RMSC.COM Sep 11 2020 02:23:00 Gap Customer Service, 6007 Green Pointe Drive,  
Groveport OH 43125-2008  
16299376 EDI: IRS.COM Sep 11 2020 02:23:00 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346  
16299343 EDI: JPMORGANCHASE Sep 11 2020 02:23:00 Chase Card Member Services, Bankruptcy Department,  
PO Box 15298, Wilmington DE 19850-5298  
16299344 EDI: JPMORGANCHASE Sep 11 2020 02:23:00 Chase Card Member Services, PO Box 15548,  
Wilmington DE 19850-5548  
16299377 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Sep 10 2020 22:51:41 Kabbage,  
925B Peachtree Street NE, Suite 1688, Atlanta GA 30309-3918  
16386091 E-mail/Text: KDOR.KSBANKRUPTCY@KS.GOV Sep 10 2020 22:51:50 Kansas Department of Revenue,  
Civil Tax Enforcement, PO Box 12005, Topeka, KS 66601-2005

District/off: 0866-4

User: adkt  
Form ID: b18

Page 3 of 4  
Total Noticed: 121

Date Rcvd: Sep 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

16299383 +E-mail/Text: bk@lendingclub.com Sep 10 2020 22:51:14 Lending Club,  
71 Stevenson Street, Suite 1000, San Francisco CA 94105-2967  
16299384 +E-mail/Text: bankruptcy@loanme.com Sep 10 2020 22:51:33 LoanMe,  
1900 S. State College Boulevard, Suite 300, Anaheim CA 92806-6152  
16299387 E-mail/Text: n.gong@mantisfunding.com Sep 10 2020 22:49:52 Mantis Funding,  
64 Beaver Street, Suite 344, New York NY 10004-2508  
16299390 +E-mail/Text: ecfnotices@dor.mo.gov Sep 10 2020 22:50:05 Missouri Department of Revenue,  
General Counsels Office, PO Box 475, Jefferson City MO 65105-0475  
16299389 +E-mail/Text: ecfnotices@dor.mo.gov Sep 10 2020 22:50:05 Missouri Department of Revenue,  
PO Box 475, Jefferson City MO 65105-0475  
16299401 E-mail/Text: bankruptcy@nfm.com Sep 10 2020 22:50:42 Nebraska Furniture Mart,  
700 S 72nd Street, Omaha NE 68114-0000  
16299402 E-mail/Text: bankruptcy@nfm.com Sep 10 2020 22:50:42 Nebraska Furniture Mart, PO Box 3456,  
Omaha NE 68103-0000  
16299392 E-mail/Text: NCI\_banknotifiy@ncirm.com Sep 10 2020 22:50:09 Nationwide Credit, Inc,  
Acct No xxxxxxxx2016, PO Box 14581, Des Moines IA 50306-3581  
16299393 E-mail/Text: NCI\_banknotifiy@ncirm.com Sep 10 2020 22:50:09 Nationwide Credit, Inc,  
PO Box 14581, Des Moines IA 50306-3581  
16299394 EDI: NAVIENTFKASMSERV.COM Sep 11 2020 02:23:00 Navient,  
Department of Education Loan Servicing, PO Box 9635, Wilkes Barre PA 18773-9635  
16299396 +EDI: NAVIENTFKASMSERV.COM Sep 11 2020 02:23:00 Navient Solutions,  
Department of Education Loan Servicing, PO Box 9500, Wilkes-Barre PA 18773-9500  
16299399 +E-mail/Text: bankruptcy@nfm.com Sep 10 2020 22:50:42 Nebraska Furniture Mart,  
P.O. Box 2335, Omaha NE 68103-2335  
16299400 E-mail/Text: bankruptcy@nfm.com Sep 10 2020 22:50:42 Nebraska Furniture Mart,  
Attn: Bankruptcy, PO Box 3000, Omaha NE 68103-3030  
16297499 +EDI: PRA.COM Sep 11 2020 02:23:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
16299414 EDI: RMSC.COM Sep 11 2020 02:23:00 SYNCEB/The Gap, PO Box 965005, Orlando FL 32896-5005  
16299412 +E-mail/Text: LGCBankruptcyLegal@spireenergy.com Sep 10 2020 22:51:37 Spire,  
Acct No xxxxxxxx6317, Drawer #2, Saint Louis MO 63171-0002  
16299411 +E-mail/Text: LGCBankruptcyLegal@spireenergy.com Sep 10 2020 22:51:37 Spire,  
Acct No xxxxxxxx6317, 700 Market Street, Saint Louis MO 63101-1829  
16299413 +E-mail/Text: LGCBankruptcyLegal@spireenergy.com Sep 10 2020 22:51:37 Spire,  
Acct No xxxxxxxx6317, Drawer 9, Saint Louis MO 63166-0009  
16299415 EDI: RMSC.COM Sep 11 2020 02:23:00 Synchrony Bank/The Gap, Attn: Bankruptcy Department,  
PO Box 965060, Orlando FL 32896-5060  
16299418 EDI: USBANKARS.COM Sep 11 2020 02:23:00 US Bank, PO Box 108, Saint Louis MO 63166-0000  
16299419 EDI: USBANKARS.COM Sep 11 2020 02:23:00 US Bank, Recovery Department, PO Box 5227,  
ML CN-OJ-W15, Cincinnati OH 45202-5227  
16299423 +E-mail/Text: birminghamtops@sba.gov Sep 10 2020 22:51:11 US Small Business Administration,  
801 Tom Martin Drive, Suite 120, Birmingham AL 35211-6424  
16299424 E-mail/Text: michelle.chesebro@sba.gov Sep 10 2020 22:50:34  
US Small Business Administration, 1000 Walnut Street, Suite 500, Kansas City MO 64106-2156  
16299425 +EDI: USAA.COM Sep 11 2020 02:23:00 USAA Federal Savings Bank, 10750 McDermott Freeway,  
San Antonio TX 78288-1600  
16299426 EDI: USAA.COM Sep 11 2020 02:23:00 USAA Federal Savings Bank, PO Box 65020,  
San Antonio TX 78265-5020  
16299427 EDI: USAA.COM Sep 11 2020 02:23:00 USAA Savings Bank, PO Box 33009,  
San Antonio TX 78265-3009  
16338020 EDI: WFFC.COM Sep 11 2020 02:23:00 Wells Fargo Bank, N.A., Default Document Processing,  
N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
16299429 +EDI: WFFC.COM Sep 11 2020 02:23:00 Wells Fargo Home Mortgage, Acct No xxxxxxxx7237,  
Bankruptcy Dept/Correspondence, PO Box 10335, Des Moines IA 50306-0335  
16299430 +EDI: WFFC.COM Sep 11 2020 02:23:00 Wells Fargo Home Mortgage, Acct No xxxxxxxx7237,  
666 Walnut Street, Suite 400, Des Moines IA 50309-3950

TOTAL: 67

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

16299410 Shoal Creek/SCV Retain  
cr\* +Central Bank of the Midwest, 609 N. 291 Hwy, Lee's Summit, Mo 64086-2507  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
cr\* Wells Fargo Bank, N.A., MAC # N9286-01Y, 1000 Blue Gentian Rd, Eagan, MN 55121-7700  
16329143\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
16319358\* +Child Support Enforcement, PO Box 2320, Jefferson City MO 65102-2320  
16319359\* +Child Support Enforcement, Family Support Division, 11 South Water, Liberty MO 64068-2370  
16319357\* +Child Support Enforcement, Family Support Payment Center, PO Box 109001,  
Jefferson City MO 65110-9001  
16333607\* +LoanMe, Inc., 1900 S State College Blvd Ste 300, Anaheim, CA 92806-6152  
16299374 ##+Green Capital Funding, LLC, 53 Mason Street, Suite 6B, Greenwich CT 06830-5427

TOTALS: 1, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.



District/off: 0866-4

User: adkt  
Form ID: b18

Page 4 of 4  
Total Noticed: 121

Date Rcvd: Sep 10, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2020

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2020 at the address(es) listed below:

Adam E. Miller on behalf of U.S. Trustee United States Trustee adam.e.miller@usdoj.gov,  
ustpRegion13.KC.ECF@usdoj.gov;Tavia.B.Shreefer@usdoj.gov;murie.sheafer@usdoj.gov;tammy.d.hydeman@  
usdoj.gov  
Bradley D. McCormack on behalf of Creditor SCV Retail, LLC bmccormack@saderlawfirm.com,  
bmontgomery@saderlawfirm.com;5118@notices.nextchapterbk.com  
Bruce E. Strauss on behalf of Creditor CommunityAmerica Credit Union  
bruce@merrickbakerstrauss.com  
Christopher Spence Stover on behalf of Defendant Central Bank of the Midwest  
spence@spencestoverlaw.com  
Christopher Spence Stover on behalf of Creditor Central Bank of the Midwest  
spence@spencestoverlaw.com  
Dana M. Estes on behalf of Interested Party Dana Estes danae@wdmo13.com, rfink@wdmo13.com  
Jill D. Olsen trustee@olsenlawkc.com,  
JOlsen@iq7technology.com;admin@olsenlawkc.com;ecf.alert+Olsen@titlexi.com  
Timothy Blackwell on behalf of Creditor Missouri Division of Employment Security  
timothy.blackwell@labor.mo.gov  
Tracy L. Robinson on behalf of Plaintiff Dustin Lee Colvin  
tlrcourtmail@gmail.com;RobinsonTR52047@notify.bestcase.com  
Tracy L. Robinson on behalf of Plaintiff Molly Lynn Colvin  
tlrcourtmail@gmail.com;RobinsonTR52047@notify.bestcase.com  
Tracy L. Robinson on behalf of Debtor 2 Molly Lynn Colvin  
tlrcourtmail@gmail.com;RobinsonTR52047@notify.bestcase.com  
Tracy L. Robinson on behalf of Debtor 1 Dustin Lee Colvin  
tlrcourtmail@gmail.com;RobinsonTR52047@notify.bestcase.com  
Zachary G. Edwards on behalf of Creditor Wells Fargo Bank, N.A. acurtis@logs.com

TOTAL: 13

### 3.2 WELLS FARGO HOME MORTGAGE (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	XXXXXXXX 7237	Reported Balance	
Account Status	INCLUDED_IN_BANKRUPTCY	Debt-to-Credit Ratio	N/A
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	UNKNOWN	Term Duration	0
Balance		Date Opened	Oct 25, 2012
Amount Past Due		Date Reported	Oct 03, 2018
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	Oct 01, 2018
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Veteran's Administration Real Estate Mortgage	Date Closed	
Date of First Delinquency	Nov 01, 2017		

EQUIFAX

DUSTIN COLVIN | Oct 06, 2020

Page 16 of 66

Summary > Revolving > Mortgage > Installment > Other > Statements > Personal Info > Inquiries > Public Records > Collections



## Comments

Bankruptcy chapter 7  
Bankruptcy discharged

## Contact

WELLS FARGO HOME MORTGAGE  
PO BOX 10335  
DES MOINES, IA 50306-0335  
1-800-288-3212

**WELLS FARGO HOME MORTGAG**

Reported: Sep. 07, 2018

**\$0.00****Closed****Overview**You have **0%** left to pay on this real estate loan.

Balance

\$0

Highest Balance

\$417000

Monthly payment

\$0

Opened

Oct. 25, 2012 (7 yrs, 11 mos)

Term

0 months

**Payment History**

Last payment	Jan. 26, 2018
Current Payment Status	No Info
Worst Payment Status	No Info

**Account Details**

Account status	Paid
Type	VA real estate mortgage
Responsibility	Joint
Remarks	Chapter 7 bankruptcy
Times 30/60/90 days late	0/0/0
Closed	Sep. 07, 2018

**See an error?****DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

**DISPUTE AN ERROR****Creditor Information**

WELLS FARGO HOME MORTGAG  
PO BOX 10335  
DES MOINES, IA 50306

(800) 288-3212

Hide closed (3)

### 3.2 WELLS FARGO HOME MORTGAGE (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 7237	Reported Balance	
Account Status	INCLUDED_IN_BANKRUPTCY	Debt-to-Credit Ratio	N/A
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

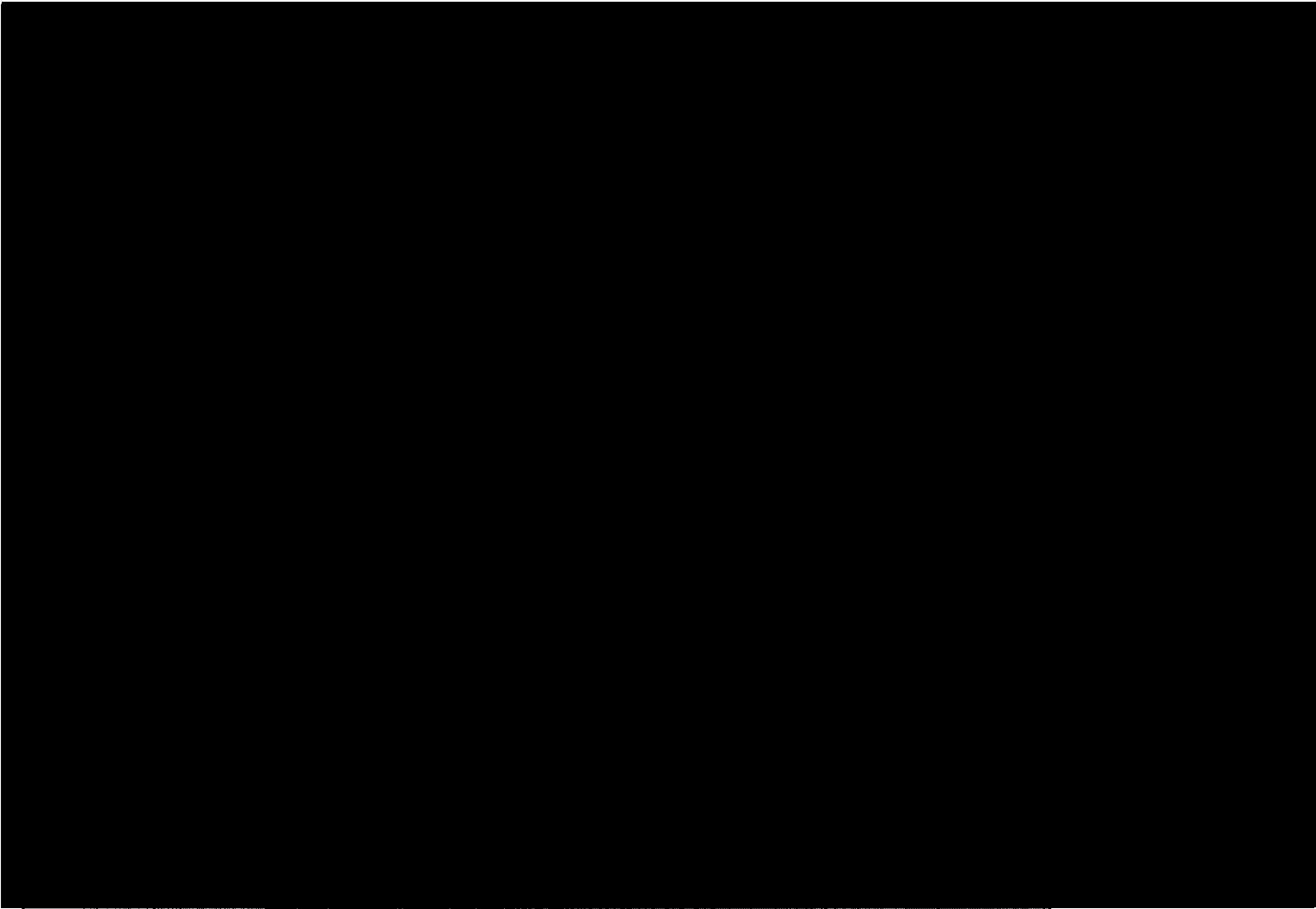
High Credit		Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	UNKNOWN	Term Duration	0
Balance		Date Opened	Oct 25, 2012
Amount Past Due		Date Reported	Oct 03, 2018
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	Oct 01, 2018
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Veteran's Administration Real Estate Mortgage	Date Closed	
Date of First Delinquency	Nov 01, 2017		

## Comments

Bankruptcy chapter 7  
Bankruptcy discharged

## Contact

WELLS FARGO HOME MORTGAGE  
PO BOX 10335  
DES MOINES, IA 50306-0335  
1-800-288-3212



**WELLS FARGO HOME MORTGAG #936043208\*\*\*\***

PO BOX 10335  
DES MOINES, IA 50306  
(877) 937-9357

<b>Date Opened:</b>	10/25/2012	<b>Balance:</b>		<b>Pay Status:</b>	>Account Included in
<b>Responsibility:</b>	Joint Account	<b>Date Updated:</b>	09/07/2018		Bankruptcy<
<b>Account Type:</b>	Mortgage Account	<b>Last Payment Made:</b>	01/26/2018	<b>Date Closed:</b>	09/07/2018
<b>Loan Type:</b>	VA REAL ESTATE MORTGAGE	<b>High Balance:</b>	\$417,000	<b>Date Paid:</b>	09/07/2018

**Remarks:** CHAPTER 7 BANKRUPTCY  
Estimated month and year that this item will be removed: 11/2024

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Rating	X	X	X	X	X	X	X	X	OK	OK



	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017
Rating	OK	OK	OK	OK	OK	X	OK	OK	OK	OK

	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Rating	OK	OK	OK	OK	OK	OK	OK



October 8, 2020

Equifax Information Services LLC  
PO Box 740256  
Atlanta, GA 30374

Dustin Lee Colvin  
14881 NW 66<sup>th</sup> St.  
Parkville, MO 64152  
SS#: 485-94-6429  
DOB [REDACTED]  
(816) [REDACTED]

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION

Dear Sir/Madam:

I am writing to dispute inaccurate information you have placed in my credit report. Please refer to the credit report you generated on October 6, 2020. Confirmation [REDACTED]

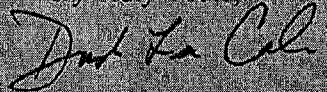
In a nutshell, I filed for Chapter 13 Bankruptcy on October 3, 2018, case #18-50411-btf13, converted to a Chapter 7 Bankruptcy on November 5, 2019, and received my discharge on September 10, 2020. Specifically, I dispute the following information reported:

The Wells Fargo Home Mortgage account, #936043208\*\*\*\*, was NOT DISCHARGED but rather REAFFIRMED on April 8, 2020. Please update to show the current BALANCE, STATUS & PAYMENT HISTORY from date of REAFFIRMATION and ongoing.

[REDACTED]

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report.

Very Truly Yours,



Dustin Lee Colvin

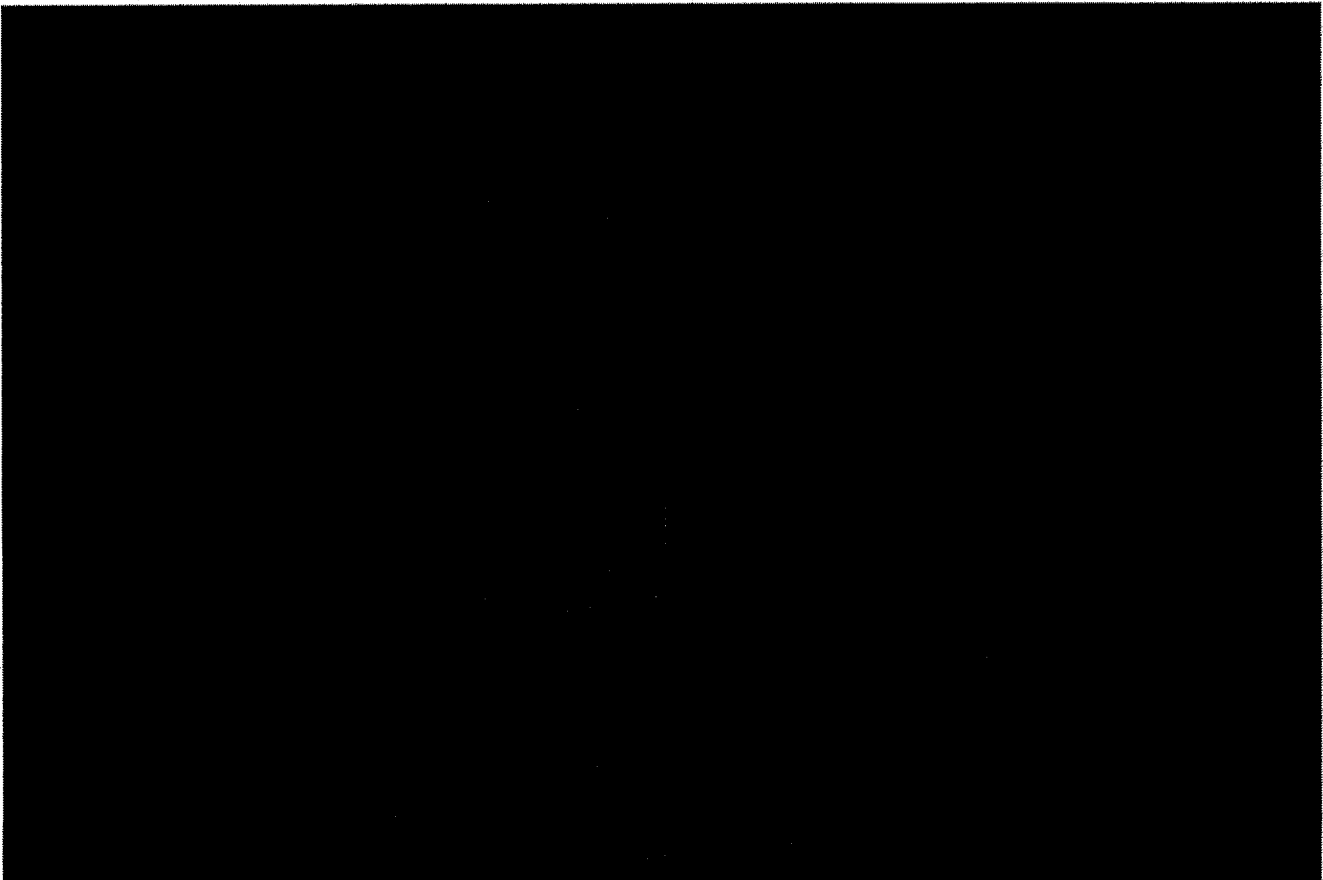
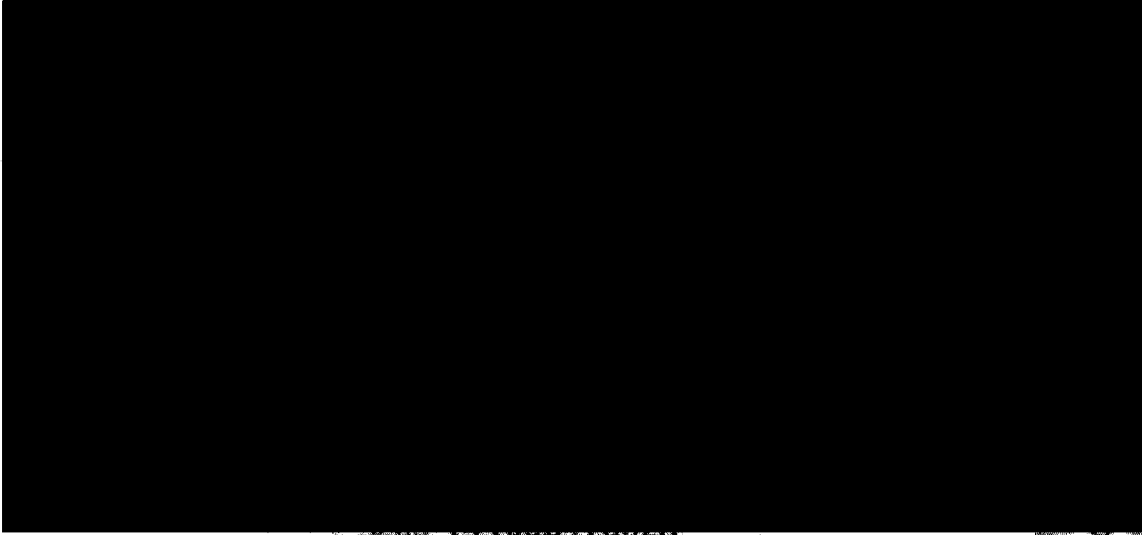
Enclosures



MISSOURI

*John R. Mollen*

DRIVER LICENSE



# SOCIAL SECURITY

THIS NUMBER HAS BEEN ESTABLISHED FOR

DUSTIN L COLVIN

*Dustin L Colvin*

SIGNATURE

**18-50411-btf7** Dustin Lee Colvin and Molly Lynn Colvin (TRNSFD TO WESTERN DIV)

**Case type:** bk Chapter: 7 Asset: No Vol: v Bankruptcy Judge: Brian T. Fenimore

**Date filed:** 10/03/2018 **Date of last filing:** 09/12/2020

**Debtor discharged:** 09/10/2020 **Joint debtor discharged:** 09/10/2020

**Date terminated:** 09/10/2020

## Case Summary

**Office:** Kansas City  
**County:** PLATTE-MO  
**Fee:** Paid

**Filed:** 10/03/2018

**Terminated:** 09/10/2020

**Debtor discharged:** 09/10/2020

**Joint debtor discharged:** 09/10/2020

**Origin:** i

**Transferred:** 10/04/2018

**Previous term:**

**Converted:** 11/05/2019

**Debtor dismissed:**

**Joint debtor dismissed:**

**Confirmation hearing:**

**Joint:** y

**Original chapter:** 13

**Current chapter:** 7

**Previous chapter:** 13

**Debtor disposition:** Standard Discharge

**Joint debtor disposition:** Standard Discharge

**Nature of debt:** business

**Related adversary proceedings:** 19-04040-btf

**Pending status:** ,Case Closed,Discharge entered

**Flags:** DEC, CNV, AdvClosed, FMC, IntrmRpt, RND, CLOSED

**Trustee:** United States  
Trustee

**City:** Kansas City **Phone:**

**Trustee:** Jill D. Olsen

**City:** Liberty **Phone:** 816-521-  
8811

**Fax:** 816-278-9493

**Email:**  
trustee@olsenlawkc.com

**Party 1:** Colvin, Dustin Lee (Debtor 1)

SSN / ITIN: xxx-xx-6429

**Party 2:** Colvin, Molly Lynn (Debtor 2)

SSN / ITIN: xxx-xx-9940

**Atty:** Tracy L. Robinson **Represents party 1:** Debtor 1

**Phone:** 816-842-1317

**Fax:** 816-842-0315

**Email:** admin@tlrlaw.com

**Atty:** Tracy L. Robinson **Represents party 2:** Debtor 2

**Phone:** 816-842-1317

**Fax:** 816-842-0315

**Email:** admin@tlrlaw.com

**Location of case files:**

**Volume:** CS1

The case file may not be available.

**Fill in this information to identify your case**

Debtor 1 DUSTIN LEE COLVIN  
First Name Middle Name Last Name

Debtor 2 MOLLY LYNN COLVIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MISSOURI  
(State)

Case number 18-50411

**Official Form 427****Cover Sheet for Reaffirmation Agreement 12/15**

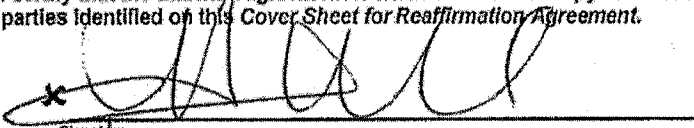
Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

**Part 1: Explain the Repayment Terms of the Reaffirmation Agreement**

1. Who is the creditor?	<u>Wells Fargo Bank, N.A.</u> Name of the creditor	
2. How much is the debt?	On the date that the bankruptcy case is filed <u>\$406,406.31</u> To be paid under the reaffirmation agreement <u>\$402,607.14</u> <u>\$ 3,037.90</u> per month for <u>351</u> months (if fixed interest rate)	
3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed <u>5.000000%</u> Under the reaffirmation agreement <u>5.000000 %</u> <input checked="" type="checkbox"/> Fixed rate <input type="checkbox"/> Adjustable rate	
4. Does collateral secure the debt?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe the collateral. <u>14881 NW 66TH ST, PARKVILLE MO 64152-</u> Current market value \$ <u>440,000</u> (According to Debtor's Schedule A/B)	
5. Does the creditor assert that the debt is nondischargeable?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.	
6. Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Income and expenses reported on Schedules I and J	Income and expenses stated on the reaffirmation agreement
6a. Combined monthly income from line 12 of Schedule I	<u>\$9893.34</u>	6e. Monthly income from all sources after payroll deductions <u>\$9893.34</u>
6b. Monthly expenses from line 22c of Schedule J	<u>\$9805.15</u>	6f. Monthly expenses <u>\$9805.15</u>
6c. Monthly payments on all reaffirmed debts not listed on Schedule J	<u>\$ 0.00</u>	6g. Monthly payments on all reaffirmed debts not included in monthly expenses <u>\$ 0.00</u>
6d. Scheduled net monthly income Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets.	<u>\$ 88.19</u>	6h. Present net monthly income Subtract lines 6f and 6g from 6e. If the total is less than 0, put the number in brackets.

7. Are the income amounts on lines 6a and 6e different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
8. Are the expense amounts on lines 6b and 6f different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
9. Is the net monthly income in line 8h less than 0?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10. _____
10. Debtor's certification about lines 7-9 I certify that each explanation on lines 7-9 is true and correct. If any answer on lines 7-9 is Yes, the debtor must sign here. If all the answers on lines 7-9 are No, go to line 11.	
<div style="display: flex; justify-content: space-around;"><div><input checked="" type="checkbox"/> Signature of Debtor 1</div><div><input checked="" type="checkbox"/> Signature of Debtor 2 (Spouse Only in a Joint Case)</div></div>	
11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

**Part 2: Sign Here**

Whoever fills out this form must sign here.	I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.	
	Signature	Date <u>03/20/2020</u> MM/DD/YYYY
<u>Heather Monique Cole</u> Printed Name		
Check one: <input type="checkbox"/> Debtor or Debtor's Attorney <input checked="" type="checkbox"/> Creditor or Creditor's Attorney		

\*\* The Creditor completed Questions 1 – 5 (but not the current market value) on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Creditor is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 – 5 (but not the current market value). The Creditor is not certifying the accuracy of the information supplied by the Debtor(s).



October 8, 2020

TransUnion LLC  
Attn: Consumer Dispute Center  
PO Box 2000  
Chester, PA 19016

Dustin Lee Colvin  
14881 NW 66<sup>th</sup> St.  
Parkville, MO 64152  
SS#: 485-94-6429  
DOB: [REDACTED]  
(816) [REDACTED]

**RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION**

Dear Sir/Madam:

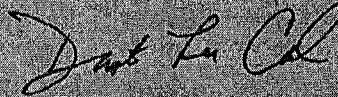
I am writing to dispute inaccurate information you have placed in my credit report.

In a nutshell, I filed for Chapter 13 Bankruptcy on October 3, 2018, case #18-50411-btf13, converted to a Chapter 7 Bankruptcy on November 5, 2019, and received my discharge on September 10, 2020. Specifically, I dispute the following information reported:

The Wells Fargo Home Mortgage account, #936043208\*\*\*\*, was NOT DISCHARGED but rather REAFFIRMED on April 8, 2020. Please update to show the current BALANCE, STATUS & PAYMENT HISTORY from date of REAFFIRMATION and ongoing.

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report.

Very Truly Yours,



Dustin Lee Colvin

Enclosures



MISSOURI

5 DD 141693170028

# SOCIAL SECURITY

THIS NUMBER HAS BEEN ESTABLISHED FOR

DUSTIN L COLVIN

*Dustin L Colvin*

SIGNATURE

**18-50411-btf7** Dustin Lee Colvin and Molly Lynn Colvin (TRNSFD TO WESTERN DIV)

**Case type:** bk **Chapter:** 7 **Asset:** No Vol: v **Bankruptcy Judge:** Brian T. Fenimore

**Date filed:** 10/03/2018 **Date of last filing:** 09/12/2020

**Debtor discharged:** 09/10/2020 **Joint debtor discharged:** 09/10/2020

**Date terminated:** 09/10/2020

## Case Summary

**Office:** Kansas City  
**County:** PLATTE-MO  
**Fee:** Paid

**Filed:** 10/03/2018

**Terminated:** 09/10/2020

**Debtor discharged:** 09/10/2020

**Joint debtor discharged:** 09/10/2020

**Origin:** i

**Transferred:** 10/04/2018

**Previous term:**

**Converted:** 11/05/2019

**Debtor dismissed:**

**Joint debtor dismissed:**

**Confirmation hearing:**

**Joint:** y

**Original chapter:** 13

**Current chapter:** 7

**Previous chapter:** 13

**Debtor disposition:** Standard Discharge

**Joint debtor disposition:** Standard Discharge

**Nature of debt:** business

**Related adversary proceedings:** 19-04040-btf

**Pending status:** ,Case Closed,Discharge entered

**Flags:** DEC, CNV, AdvClosed, FMC, IntrmRpt, RND, CLOSED

**Trustee:** United States  
Trustee

**City:** Kansas City **Phone:**

**Trustee:** Jill D. Olsen

**City:** Liberty **Phone:** 816-521-8811 **Fax:** 816-278-9493

**Email:**  
trustee@olsenlawkc.com

**Party 1:** Colvin, Dustin Lee (Debtor 1)  
SSN / ITIN: xxx-xx-6429

**Party 2:** Colvin, Molly Lynn (Debtor 2)  
SSN / ITIN: xxx-xx-9940

**Atty:** Tracy L. Robinson **Represents party 1:** Debtor 1

**Phone:** 816-842-1317

**Fax:** 816-842-0315

**Email:** admin@tlrlaw.com

**Atty:** Tracy L. Robinson **Represents party 2:** Debtor 2

**Phone:** 816-842-1317

**Fax:** 816-842-0315

**Email:** admin@tlrlaw.com

**Location of case files:**

**Volume:** CS1

The case file may not be available.

**Fill in this information to identify your case**

Debtor 1 DUSTIN LEE COLVIN  
 First Name Middle Name Last Name

Debtor 2 MOLLY LYNN COLVIN  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MISSOURI  
 (State)

Case number 18-50411

**Official Form 427****Cover Sheet for Reaffirmation Agreement 12/15**

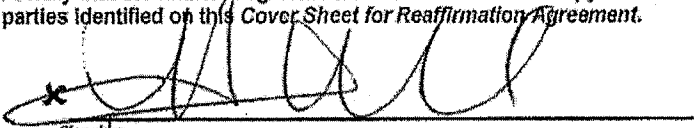
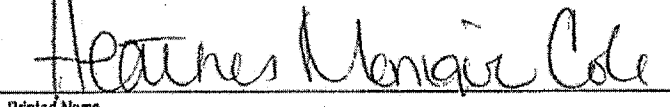
Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

**Part 1: Explain the Repayment Terms of the Reaffirmation Agreement**

1. Who is the creditor?	<u>Wells Fargo Bank, N.A.</u> Name of the creditor	
2. How much is the debt?	On the date that the bankruptcy case is filed <u>\$406,406.31</u> To be paid under the reaffirmation agreement <u>\$402,607.14</u> <u>\$ 3,037.90</u> per month for <u>351</u> months (if fixed interest rate)	
3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed <u>5.000000%</u> Under the reaffirmation agreement <u>5.00000 %</u> <input checked="" type="checkbox"/> Fixed rate <input type="checkbox"/> Adjustable rate	
4. Does collateral secure the debt?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe the collateral. <u>14881 NW 66TH ST, PARKVILLE MO 64152-</u> Current market value \$ <u>440,000</u> (According to Debtor's Schedule A/B)	
5. Does the creditor assert that the debt is nondischargeable?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.	
6. Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Income and expenses reported on Schedules I and J	Income and expenses stated on the reaffirmation agreement
6a. Combined monthly income from line 12 of Schedule I	<u>\$9893.34</u>	6a. Monthly income from all sources after payroll deductions <u>\$9893.34</u>
6b. Monthly expenses from line 22c of Schedule J	<u>\$9805.15</u>	6f. Monthly expenses <u>\$9805.15</u>
6c. Monthly payments on all reaffirmed debts not listed on Schedule J	<u>\$ 0.00</u>	6g. Monthly payments on all reaffirmed debts not included in monthly expenses <u>\$ 0.00</u>
6d. Scheduled net monthly income Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets.	<u>\$ 88.19</u>	6h. Present net monthly income Subtract lines 6f and 6g from 6e. If the total is less than 0, put the number in brackets.

<b>7. Are the income amounts on lines 6a and 6e different?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
<b>8. Are the expense amounts on lines 6b and 6f different?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
<b>9. Is the net monthly income in line 6h less than 0?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10. _____ _____
<b>10. Debtor's certification about lines 7-9</b>  I certify that each explanation on lines 7-9 is true and correct.  If any answer on lines 7-9 is Yes, the debtor must sign here.  If all the answers on lines 7-9 are No, go to line 11.	
<div style="display: flex; justify-content: space-around;"><div style="text-align: center;"><input checked="" type="checkbox"/> Signature of Debtor 1</div><div style="text-align: center;"><input checked="" type="checkbox"/> Signature of Debtor 2 (Spouse Only in a Joint Case)</div></div>	
<b>11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?</b>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? <div style="margin-left: 20px;"><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</div>

**Part 2: Sign Here**

<b>Whoever fills out this form must sign here.</b>	<b>I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.</b>
<div style="text-align: center;"> _____ Signature</div> <div style="text-align: center;"> _____ Printed Name</div>	<div style="text-align: right;">Date <u>03/20/2020</u> MM/DD/YYYY</div> <div style="margin-top: 20px;">Check one: <input type="checkbox"/> Debtor or Debtor's Attorney <input checked="" type="checkbox"/> Creditor or Creditor's Attorney</div>

**\*\* The Creditor completed Questions 1 – 5 (but not the current market value) on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Creditor is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 – 5 (but not the current market value). The Creditor is not certifying the accuracy of the information supplied by the Debtor(s).**



October 8, 2020

Equifax Information Services LLC  
PO Box 740256  
Atlanta, GA 30374

Molly Lynn Colvin  
14881 NW 66<sup>th</sup> St.  
Parkville, MO 64152  
SS#: 497-92-9940  
DOB [REDACTED]  
(816) [REDACTED]

RE: **DISPUTE OF INACCURATE CREDIT REPORT INFORMATION**

Dear Sir/Madam:

I am writing to dispute inaccurate information you have placed in my credit report. Please refer to the credit report you generated on October 6, 2020, Confirmation [REDACTED]

In a nutshell, I filed for Chapter 13 Bankruptcy on October 3, 2018, case #18-50411-btf13, converted to a Chapter 7 Bankruptcy on November 5, 2019, and received my discharge on September 10, 2020. Specifically, I dispute the following information reported:

The Wells Fargo Home Mortgage account, #936043208\*\*\*\*, was NOT DISCHARGED but rather REAFFIRMED on April 8, 2020. Please update to show the current BALANCE, STATUS & PAYMENT HISTORY from date of REAFFIRMATION and ongoing.

[REDACTED]

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report.

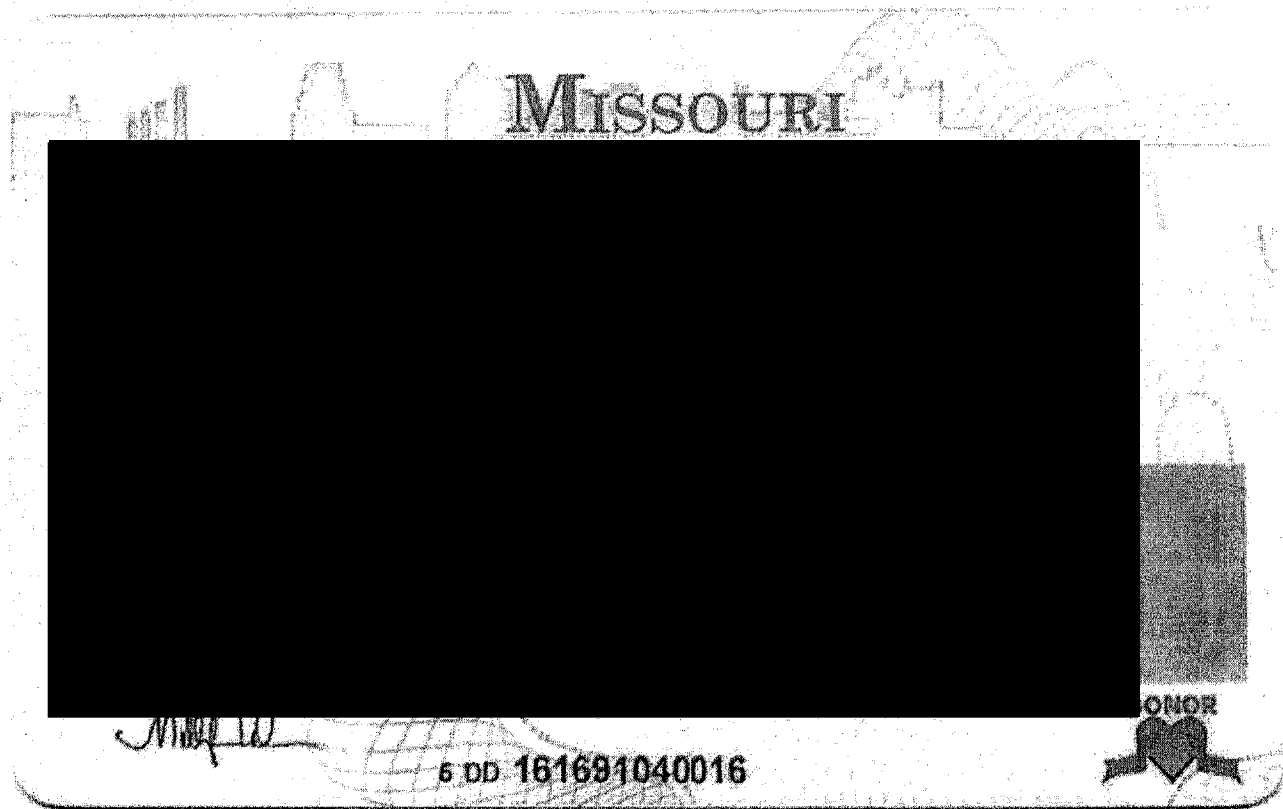
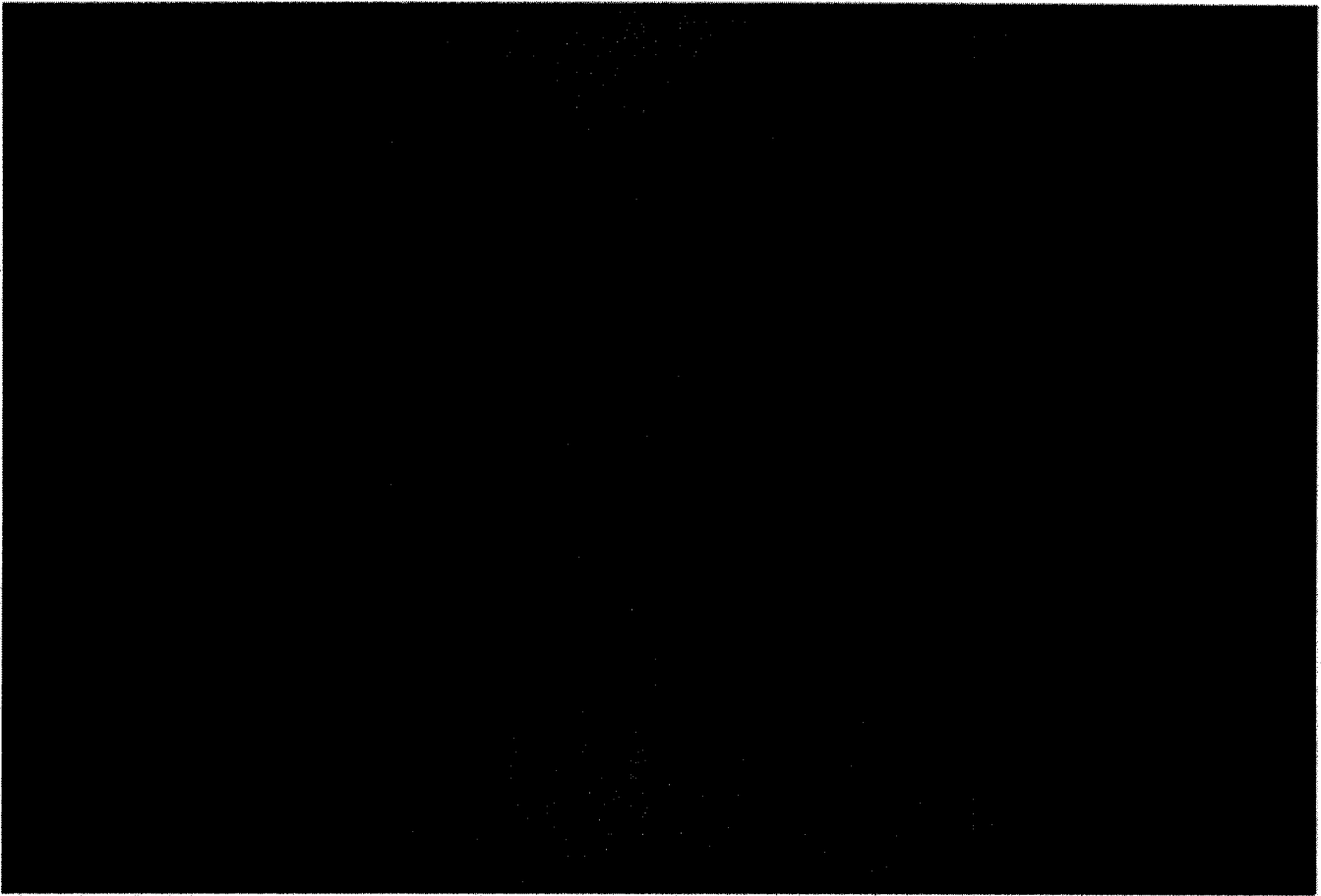
Very Truly Yours,

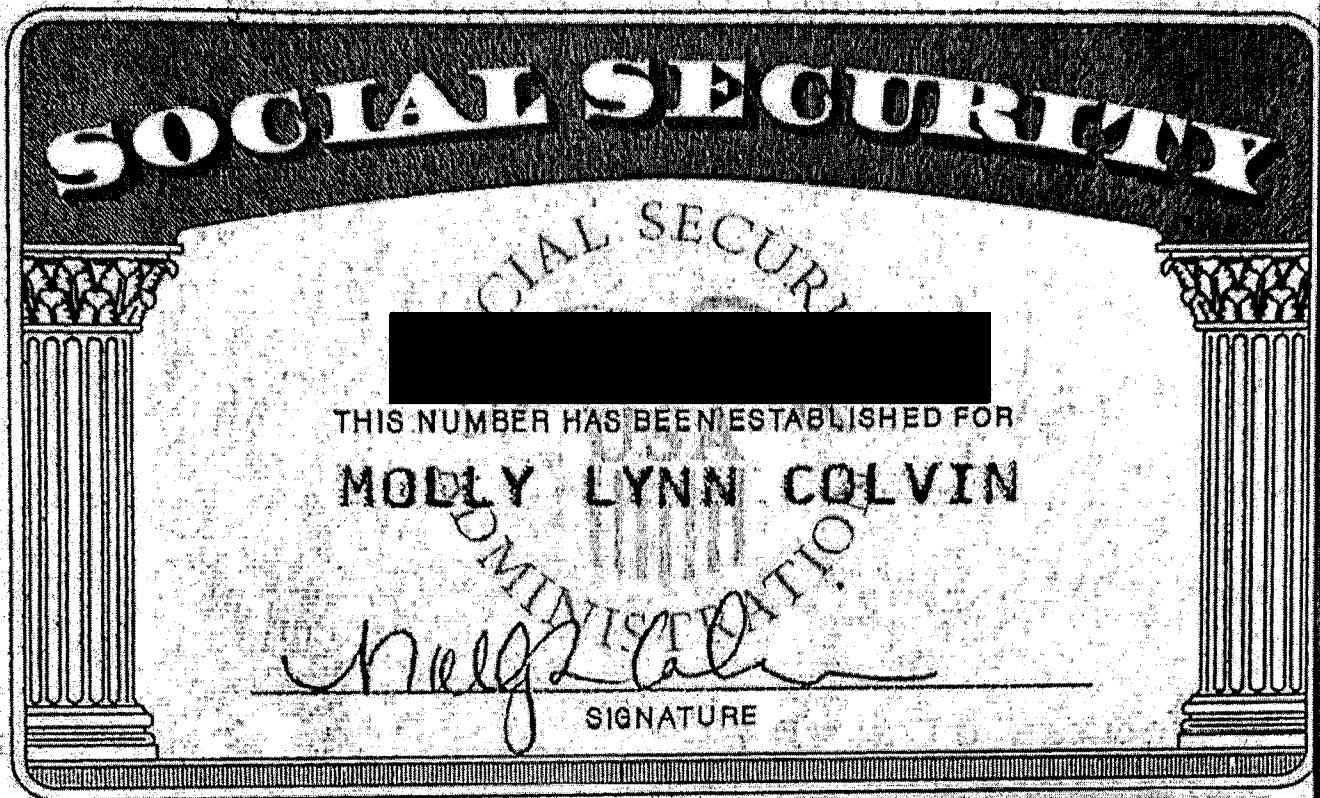


Molly Lynn Colvin

Enclosures







**18-50411-btf7** Dustin Lee Colvin and Molly Lynn Colvin (TRNSFD TO WESTERN DIV)

**Case type:** bk Chapter: 7 Asset: No Vol: v Bankruptcy Judge: Brian T. Fenimore

**Date filed:** 10/03/2018 **Date of last filing:** 09/12/2020

**Debtor discharged:** 09/10/2020 **Joint debtor discharged:** 09/10/2020

**Date terminated:** 09/10/2020

## Case Summary

**Office:** Kansas City  
**County:** PLATTE-MO  
**Fee:** Paid

**Filed:** 10/03/2018  
**Terminated:** 09/10/2020  
**Debtor discharged:** 09/10/2020  
**Joint debtor discharged:** 09/10/2020  
**Transferred:** 10/04/2018  
**Converted:** 11/05/2019  
**Debtor dismissed:**  
**Joint debtor dismissed:**  
**Confirmation hearing:**

**Origin:** i  
**Previous term:**

**Joint:** y  
**Original chapter:** 13  
**Current chapter:** 7  
**Previous chapter:** 13

**Debtor disposition:** Standard Discharge  
**Joint debtor disposition:** Standard Discharge

**Nature of debt:** business  
**Related adversary proceedings:** 19-04040-btf  
**Pending status:** ,Case Closed,Discharge entered  
**Flags:** DEC, CNV, AdvClosed, FMC, IntrmRpt, RND, CLOSED

**Trustee:** United States  
**Trustee:** Jill D. Olsen  
**City:** Kansas City **Phone:**  
**City:** Liberty **Phone:** 816-521-8811 **Fax:** 816-278-9493

**Email:**  
trustee@olsenlawkc.com

**Party 1:** Colvin, Dustin Lee (Debtor 1)  
SSN / ITIN: xxx-xx-6429  
**Party 2:** Colvin, Molly Lynn (Debtor 2)  
SSN / ITIN: xxx-xx-9940

**Atty:** Tracy L. Robinson **Represents party 1:** Debtor 1 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com  
**Atty:** Tracy L. Robinson **Represents party 2:** Debtor 2 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com

**Location of case files:**  
**Volume:** CS1  
The case file may not be available.

**Fill in this information to identify your case**

Debtor 1 DUSTIN LEE COLVIN  
First Name Middle Name Last Name

Debtor 2 MOLLY LYNN COLVIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MISSOURI  
(State)

Case number 18-50411

**Official Form 427****Cover Sheet for Reaffirmation Agreement 12/16**

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

**Part 1: Explain the Repayment Terms of the Reaffirmation Agreement**

1. Who is the creditor?	<u>Wells Fargo Bank, N.A.</u> Name of the creditor	
2. How much is the debt?	On the date that the bankruptcy case is filed <u>\$406,406.31</u> To be paid under the reaffirmation agreement <u>\$402,607.14</u> <u>\$ 3,037.90</u> per month for <u>351</u> months (if fixed interest rate)	
3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed <u>5.000000%</u> Under the reaffirmation agreement <u>5.00000 %</u> <input checked="" type="checkbox"/> Fixed rate <input type="checkbox"/> Adjustable rate	
4. Does collateral secure the debt?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe the collateral. <u>14881 NW 66TH ST, PARKVILLE MO 64152-</u> Current market value \$ <u>440,000</u> (According to Debtor's Schedule A/B)	
5. Does the creditor assert that the debt is nondischargeable?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.	
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**Part 2: Sign Here**

Whoever fills out this form must sign here.

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\_\_\_\_\_  
Signature

Date 03/20/2020  
MM/DD/YYYY

Heather Monique Cole  
\_\_\_\_\_  
Printed Name

Check one:

- ☐ Debtor or Debtor's Attorney  
☒ Creditor or Creditor's Attorney

**\*\* The Creditor completed Questions 1 – 5 (but not the current market value) on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Creditor is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 – 5 (but not the current market value). The Creditor is not certifying the accuracy of the information supplied by the Debtor(s).**



October 8, 2020

TransUnion LLC  
Attn: Consumer Dispute Center  
PO Box 2000  
Chester, PA 19016

Molly Lynn Colvin  
14881 NW 66<sup>th</sup> St  
Parkville, MO 64152  
SS# [REDACTED]  
DOB [REDACTED]  
(816) 738-0669

RE: **DISPUTE OF INACCURATE CREDIT REPORT INFORMATION**

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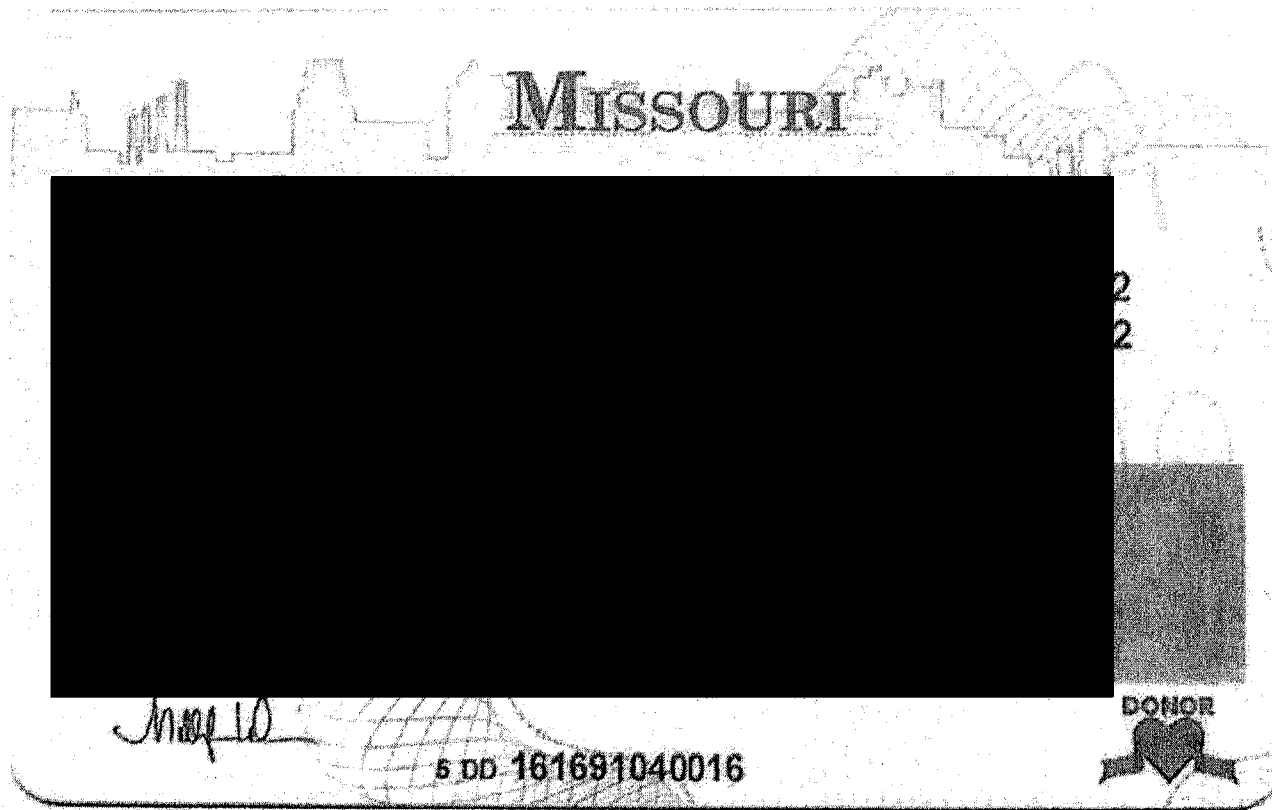
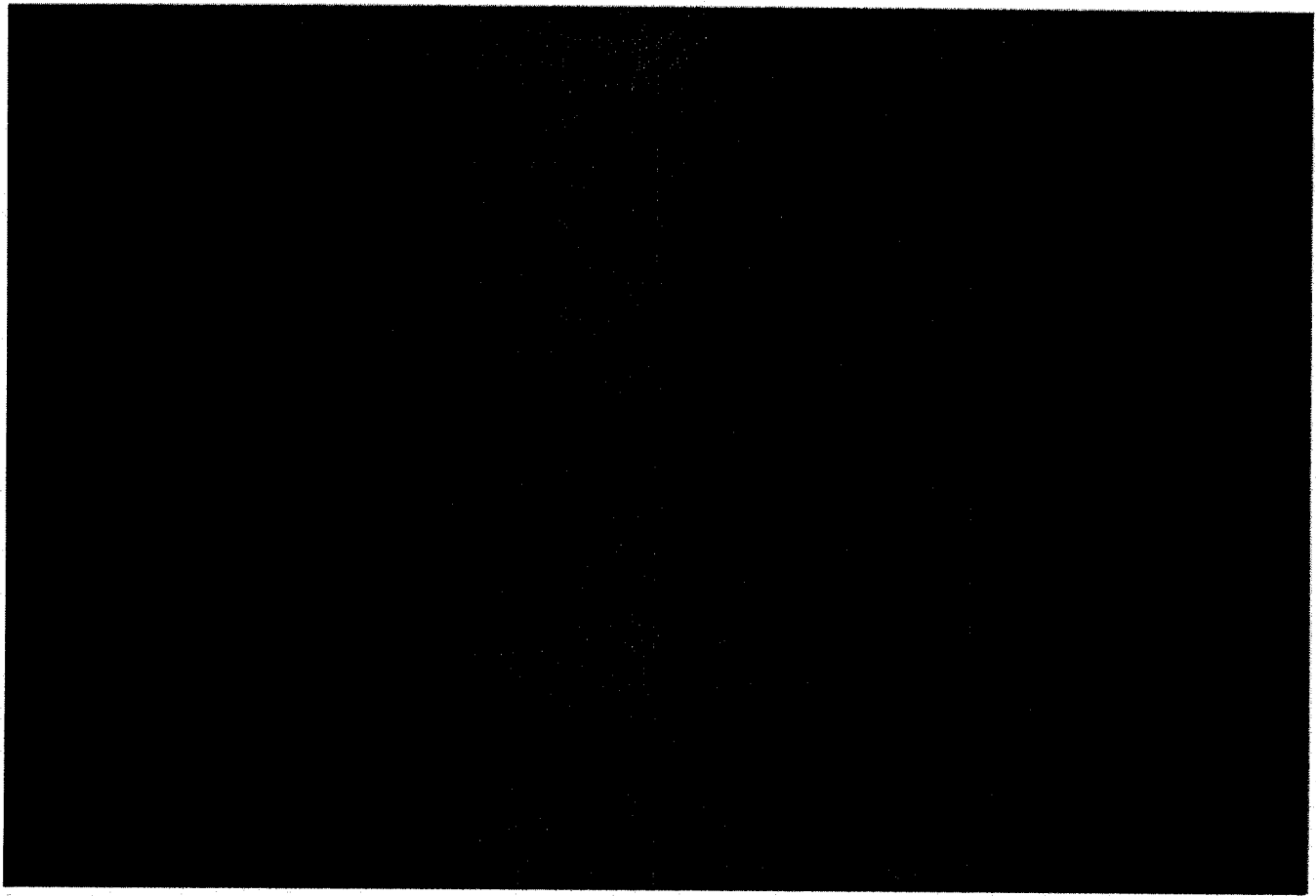
Very Truly Yours,

*Molly Colvin*

Molly Lynn Colvin

Enclosures







# SOCIAL SECURITY

AL SEC



THIS NUMBER HAS BEEN ESTABLISHED FOR

MOLLY LYNN COLVIN

*Molly Lynn Colvin*  
ADMINISTRATOR

SIGNATURE

**18-50411-btf7** Dustin Lee Colvin and Molly Lynn Colvin (TRNSFD TO WESTERN DIV)

**Case type:** bk Chapter: 7 Asset: No Vol: v Bankruptcy Judge: Brian T. Fenimore

**Date filed:** 10/03/2018 **Date of last filing:** 09/12/2020

**Debtor discharged:** 09/10/2020 **Joint debtor discharged:** 09/10/2020

**Date terminated:** 09/10/2020

## Case Summary

**Office:** Kansas City  
**County:** PLATTE-MO  
**Fee:** Paid

**Filed:** 10/03/2018  
**Terminated:** 09/10/2020  
**Debtor discharged:** 09/10/2020  
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**Transferred:** 10/04/2018  
**Converted:** 11/05/2019  
**Debtor dismissed:**  
**Joint debtor dismissed:**  
**Confirmation hearing:**

**Origin:** i  
**Previous term:**

**Joint:** y  
**Original chapter:** 13  
**Current chapter:** 7  
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**Debtor disposition:** Standard Discharge  
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**Nature of debt:** business  
**Related adversary proceedings:** 19-04040-btf  
**Pending status:** ,Case Closed,Discharge entered  
**Flags:** DEC, CNV, AdvClosed, FMC, IntrmRpt, RND, CLOSED

**Trustee:** United States  
Trustee  
**City:** Kansas City **Phone:**  
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**City:** Liberty **Phone:** 816-521-8811 **Fax:** 816-278-9493

**Email:**  
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**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com

**Location of case files:**  
**Volume:** CS1  
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**Fill in this information to identify your case**

Debtor 1 DUSTIN LEE COLVIN  
First Name Middle Name Last Name

Debtor 2 MOLLY LYNN COLVIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MISSOURI  
(State)

Case number 18-50411

**Official Form 427**

**Cover Sheet for Reaffirmation Agreement 12/15**

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11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? <div style="margin-left: 100px;"><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</div>

**Part 2: Sign Here**

Whoever fills out this form must sign here.	I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.
<div style="text-align: center;"><input checked="" type="checkbox"/> _____ Signature</div>	Date <u>03/08/2020</u> MM/DD/YYYY
<div style="text-align: center;"><u>Heather Monique Cole</u> Printed Name</div>	
Check one: <input type="checkbox"/> Debtor or Debtor's Attorney <input checked="" type="checkbox"/> Creditor or Creditor's Attorney	

\*\* The Creditor completed Questions 1 – 5 (but not the current market value) on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Creditor is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 – 5 (but not the current market value). The Creditor is not certifying the accuracy of the information supplied by the Debtor(s).

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Dustin Colvin

CASE NO: 00-00000

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

---

On 10/8/2020, I did cause a copy of the following documents, described below,  
Equifax Dispute

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 10/8/2020

/s/ Chelsea S. Herring  
Chelsea S. Herring 51089  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106  
816 778 7328

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Dustin Colvin

CASE NO: 00-00000

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 7

On 10/8/2020, a copy of the following documents, described below,  
Equifax Dispute

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 10/8/2020



Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Chelsea S. Herring  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CERTIFIED  
7019 2970 0001 3853 7028  
EQUIFAX INFORMATION SERVICES, LLC  
PO BOX 740256  
ATLANTA GA 30374



UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Dustin Colvin

CASE NO: 00-00000

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

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On 10/8/2020, I did cause a copy of the following documents, described below,  
TransUnion Dispute

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

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DATED: 10/8/2020

/s/ Chelsea S. Herring  
Chelsea S. Herring 51089  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106  
816 778 7328

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Dustin Colvin

CASE NO: 00-00000

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**


Chapter: 7

On 10/8/2020, a copy of the following documents, described below,  
TransUnion Dispute

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 10/8/2020



Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Chelsea S. Herring  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CERTIFIED  
7019 2970 0001 3853 7042

TRANSUNION LLC  
ATTN: CONSUMER DISPUTE CENTER  
PO BOX 2000  
CHESTER PA 19016

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Molly Colvin

CASE NO: 00-00000

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

---

On 10/8/2020, I did cause a copy of the following documents, described below,  
Equifax Dispute

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 10/8/2020

/s/ Chelsea S. Herring  
Chelsea S. Herring 51089  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106  
816 778 7328



UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Molly Colvin

CASE NO: 00-00000

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 7

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Chelsea S. Herring  
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PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CERTIFIED

7019 2970 0001 3853 7066

EQUIFAX INFORMATION SERVICES, LLC

PO BOX 740256

ATLANTA GA 30374

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Molly Colvin

CASE NO: 00-00000

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

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TransUnion Dispute

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Kansas City, MO 64106  
816 778 7328

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Molly Colvin

CASE NO: 00-00000

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 7

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DATED: 10/8/2020



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d/b/a certificateofservice.com, for  
Chelsea S. Herring  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106



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PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CERTIFIED  
7019 2970 0001 3853 7080

TRANSUNION LLC  
ATTN: CONSUMER DISPUTE CENTER  
PO BOX 2000  
CHESTER PA 19016



February 16, 2021

Equifax Information Services LLC  
PO Box 740256  
Atlanta, GA 30374

Dustin Lee Colvin  
14881 NW 66<sup>th</sup> St.  
Parkville, MO 64152  
SS#: [REDACTED]  
DOB: [REDACTED]  
(816) 916-8218

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION

Dear Sir/Madam:

On October 8, 2020, I disputed inaccurate information you placed in my credit report and I misplaced the reinvestigation results. So, I am writing AGAIN to dispute the inaccurate information. Please refer to the credit report you generated on October 6, 2020, Confirmation [REDACTED]

In a nutshell, I filed for Chapter 13 Bankruptcy on October 3, 2018, case #18-50411-btf13, converted to a Chapter 7 Bankruptcy on November 5, 2019, and received my discharge on September 10, 2020. Specifically, I dispute the following information reported:

The Wells Fargo Home Mortgage account, #936043208\*\*\*\*, was NOT DISCHARGED but rather REAFFIRMED on April 8, 2020. Please update to show the current BALANCE, STATUS & PAYMENT HISTORY from date of REAFFIRMATION and ongoing.

[REDACTED]

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report.

Very Truly Yours,

  
Dustin Lee Colvin

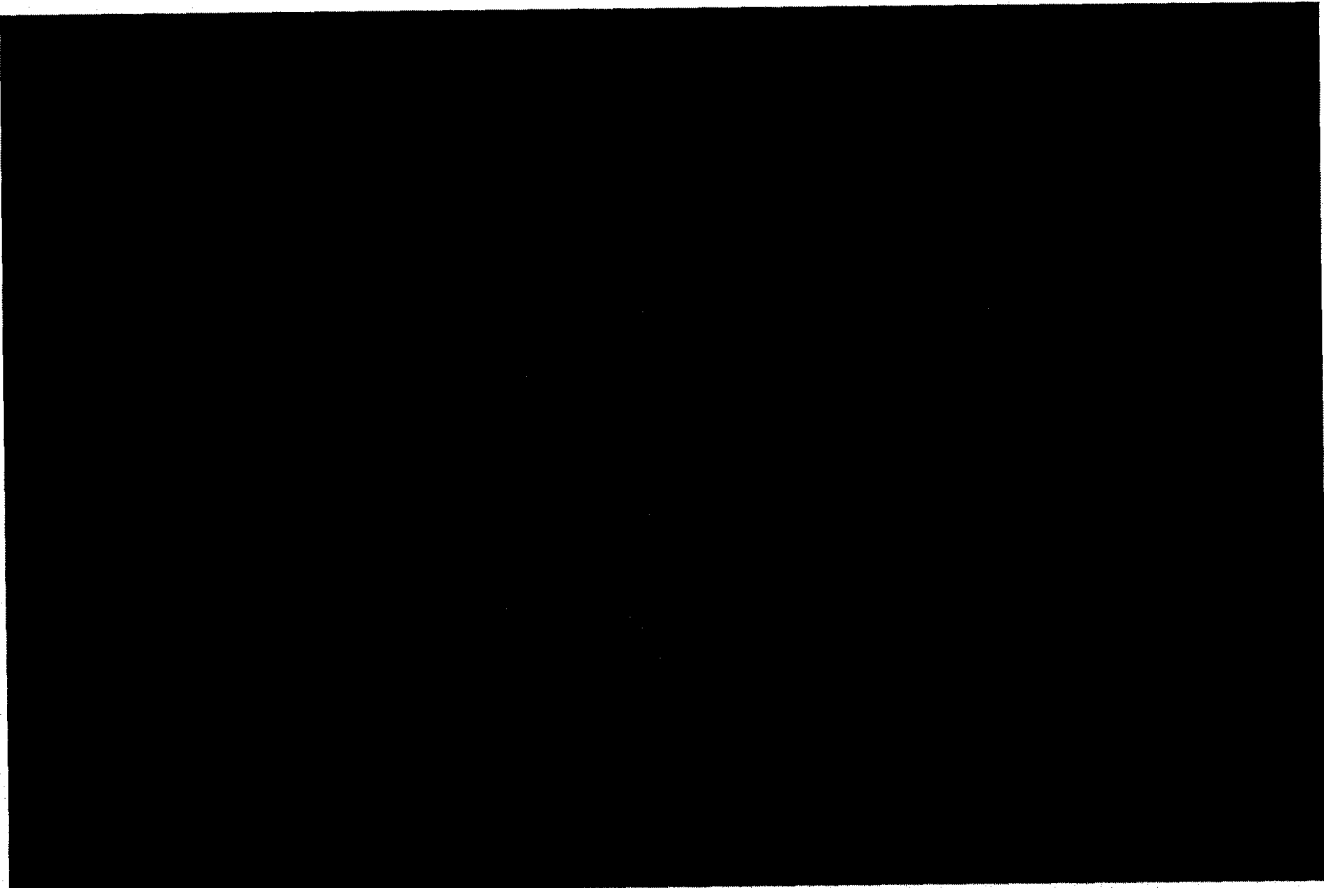
Enclosures



MISSOURI



5 DD 141693170028



# SOCIAL SECURITY

THIS NUMBER HAS BEEN ESTABLISHED FOR

DUSTIN L COLVIN

*Dustin L Colvin*

SIGNATURE



**18-50411-btf7** Dustin Lee Colvin and Molly Lynn Colvin (TRNSFD TO WESTERN DIV)

**Case type:** bk **Chapter:** 7 **Asset:** No Vol: v **Bankruptcy Judge:** Brian T. Fenimore

**Date filed:** 10/03/2018 **Date of last filing:** 09/12/2020

**Debtor discharged:** 09/10/2020 **Joint debtor discharged:** 09/10/2020

**Date terminated:** 09/10/2020

## Case Summary

**Office:** Kansas City  
**County:** PLATTE-MO  
**Fee:** Paid

**Filed:** 10/03/2018  
**Terminated:** 09/10/2020  
**Debtor discharged:** 09/10/2020  
**Joint debtor discharged:** 09/10/2020  
**Transferred:** 10/04/2018  
**Converted:** 11/05/2019  
**Debtor dismissed:**  
**Joint debtor dismissed:**  
**Confirmation hearing:**

**Origin:** i  
**Previous term:**

**Joint:** y  
**Original chapter:** 13  
**Current chapter:** 7  
**Previous chapter:** 13

**Debtor disposition:** Standard Discharge  
**Joint debtor disposition:** Standard Discharge

**Nature of debt:** business

**Related adversary proceedings:** 19-04040-btf

**Pending status:** ,Case Closed,Discharge entered

**Flags:** DEC, CNV, AdvClosed, FMC, IntrmRpt, RND, CLOSED

**Trustee:** United States  
Trustee

**City:** Kansas City **Phone:**

**Trustee:** Jill D. Olsen **City:** Liberty **Phone:** 816-521-8811 **Fax:** 816-278-9493

**Email:**  
trustee@olsenlawkc.com

**Party 1:** Colvin, Dustin Lee (Debtor 1)  
SSN / ITIN: xxx-xx-6429

**Party 2:** Colvin, Molly Lynn (Debtor 2)  
SSN / ITIN: xxx-xx-9940

**Atty:** Tracy L. Robinson **Represents party 1:** Debtor 1 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com  
**Atty:** Tracy L. Robinson **Represents party 2:** Debtor 2 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com

**Location of case files:**

**Volume:** CS1

The case file may not be available.

**Fill in this information to identify your case**

Debtor 1 DUSTIN LEE COLVIN  
First Name Middle Name Last Name

Debtor 2 MOLLY LYNN COLVIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MISSOURI  
(State)

Case number 18-50411

**Official Form 427****Cover Sheet for Reaffirmation Agreement 12/15**

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

**Part 1: Explain the Repayment Terms of the Reaffirmation Agreement**

1. Who is the creditor?	<u>Wells Fargo Bank, N.A.</u> Name of the creditor	
2. How much is the debt?	On the date that the bankruptcy case is filed <u>\$406,406.31</u> To be paid under the reaffirmation agreement <u>\$402,607.14</u> <u>\$ 3,037.90</u> per month for <u>351</u> months (if fixed interest rate)	
3. What is the Annual Percentage Rate (APR) of Interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed <u>5.000000%</u> Under the reaffirmation agreement <u>5.000000 %</u> <input checked="" type="checkbox"/> Fixed rate <input type="checkbox"/> Adjustable rate	
4. Does collateral secure the debt?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe the collateral. <u>14881 NW 66TH ST, PARKVILLE MO 64152-</u> Current market value \$ <u>440,000</u> (According to Debtor's Schedule A/B)	
5. Does the creditor assert that the debt is nondischargeable?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.	
6. Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Income and expenses reported on Schedules I and J 6a. Combined monthly income from line 12 of Schedule I <u>\$9893.34</u> 6b. Monthly expenses from line 22c of Schedule J <u>\$9805.15</u> 6c. Monthly payments on all reaffirmed debts not listed on Schedule J <u>\$ 0.00</u> 6d. Scheduled net monthly income <u>\$ 88.19</u> Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets.	Income and expenses stated on the reaffirmation agreement 6e. Monthly income from all sources after payroll deductions <u>\$9893.34</u> 6f. Monthly expenses <u>\$9805.15</u> 6g. Monthly payments on all reaffirmed debts not included in monthly expenses <u>\$ 0.00</u> 6h. Present net monthly income <u>\$ 88.19</u> Subtract lines 6f and 6g from 6e. If the total is less than 0, put the number in brackets.

<b>7. Are the income amounts on lines 6a and 6e different?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	Explain why they are different and complete line 10. _____ _____
<b>8. Are the expense amounts on lines 6b and 6f different?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	Explain why they are different and complete line 10. _____ _____
<b>9. Is the net monthly income in line 6h less than 0?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	A presumption of hardship arises (unless the creditor is a creditunion). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10. _____ _____
<b>10. Debtor's certification about lines 7-9</b>  I certify that each explanation on lines 7-9 is true and correct.  If any answer on lines 7-9 is Yes, the debtor must sign here.  If all the answers on lines 7-9 are No, go to line 11.		
<div style="display: flex; justify-content: space-around; align-items: center;"><div style="text-align: center;"><b>X</b> _____ Signature of Debtor 1</div><div style="text-align: center;"><b>X</b> _____ Signature of Debtor 2 (Spouse Only in a Joint Case)</div></div>		
<b>11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?</b>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement?  <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	

**Part 2: Sign Here**

<b>Whoever fills out this form must sign here.</b>	<div style="display: flex; justify-content: space-between;"><div style="width: 60%;"><p>I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.</p><div style="text-align: center; margin-top: 20px;"><b>X</b> _____ Signature</div><div style="text-align: center; margin-top: 10px;">Heather Monique Cole Printed Name</div></div><div style="width: 35%; text-align: right;"><p>Date <u>03/20/2020</u> MM/DD/YYYY</p></div></div> <div style="margin-top: 20px;"><p>Check one:</p><div style="display: flex; align-items: center;"><input type="checkbox"/> Debtor or Debtor's Attorney <input checked="" type="checkbox"/> Creditor or Creditor's Attorney</div></div>
--	--

**\*\* The Creditor completed Questions 1 – 5 (but not the current market value) on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Creditor is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 – 5 (but not the current market value). The Creditor is not certifying the accuracy of the information supplied by the Debtor(s).**



February 16, 2021

TransUnion LLC  
Attn: Consumer Dispute Center  
PO Box 2000  
Chester, PA 19016

Dustin Lee Colvin  
14881 NW 66<sup>th</sup> St.  
Parkville, MO 64152  
SS#: [REDACTED]  
DOB: [REDACTED]  
(816) 916-8218

**RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION**

Dear Sir/Madam:

On October 8, 2020, I disputed inaccurate information you placed in my credit report and I misplaced the reinvestigation results. So, I am writing **AGAIN** to dispute the inaccurate information.

In a nutshell, I filed for Chapter 13 Bankruptcy on October 3, 2018, case #18-50411-btf13, converted to a Chapter 7 Bankruptcy on November 5, 2019, and received my discharge on September 10, 2020. Specifically, I dispute the following information reported:

The Wells Fargo Home Mortgage account, #936043208\*\*\*\*, was **NOT DISCHARGED** but rather **REAFFIRMED** on April 8, 2020. Please update to show the current **BALANCE, STATUS & PAYMENT HISTORY** from date of **REAFFIRMATION** and ongoing.

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report.

Very Truly Yours,



Dustin Lee Colvin

Enclosures



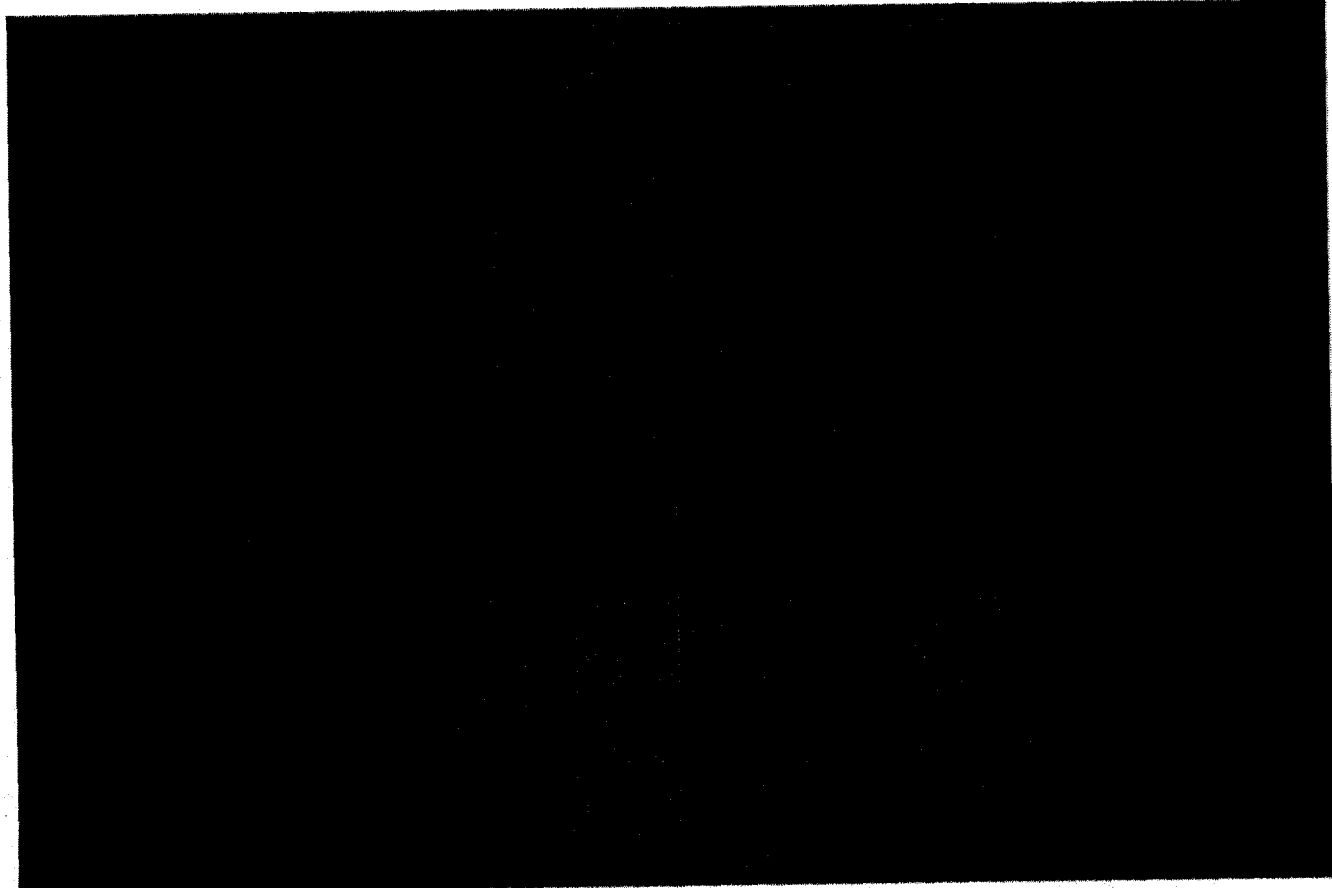
MISSOURI

*John R. 7/11/11*



*Dell*

5 DD 141693170028



# SOCIAL SECURITY

THIS NUMBER HAS BEEN ESTABLISHED FOR

DUSTIN L COLVIN

*Dustin L Colvin*

SIGNATURE

**18-50411-btf7** Dustin Lee Colvin and Molly Lynn Colvin (TRNSFD TO WESTERN DIV)

**Case type:** bk **Chapter:** 7 **Asset:** No **Vol:** v **Bankruptcy Judge:** Brian T. Fenimore

**Date filed:** 10/03/2018 **Date of last filing:** 09/12/2020

**Debtor discharged:** 09/10/2020 **Joint debtor discharged:** 09/10/2020

**Date terminated:** 09/10/2020

## Case Summary

**Office:** Kansas City  
**County:** PLATTE-MO  
**Fee:** Paid

**Filed:** 10/03/2018  
**Terminated:** 09/10/2020  
**Debtor discharged:** 09/10/2020  
**Joint debtor discharged:** 09/10/2020  
**Transferred:** 10/04/2018  
**Converted:** 11/05/2019  
**Debtor dismissed:**  
**Joint debtor dismissed:**  
**Confirmation hearing:**

**Origin:** i  
**Previous term:**

**Joint:** y  
**Original chapter:** 13  
**Current chapter:** 7  
**Previous chapter:** 13

**Debtor disposition:** Standard Discharge  
**Joint debtor disposition:** Standard Discharge

**Nature of debt:** business  
**Related adversary proceedings:** 19-04040-btf  
**Pending status:** ,Case Closed,Discharge entered  
**Flags:** DEC, CNV, AdvClosed, FMC, IntrmRpt, RND, CLOSED

**Trustee:** United States  
Trustee

**City:** Kansas City **Phone:**

**Trustee:** Jill D. Olsen **City:** Liberty **Phone:** 816-521-8811 **Fax:** 816-278-9493

**Email:**  
trustee@olsenlawkc.com

**Party 1:** Colvin, Dustin Lee (Debtor 1)  
SSN / ITIN: xxx-xx-6429

**Party 2:** Colvin, Molly Lynn (Debtor 2)  
SSN / ITIN: xxx-xx-9940

**Atty:** Tracy L. Robinson **Represents party 1:** Debtor 1 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com  
**Atty:** Tracy L. Robinson **Represents party 2:** Debtor 2 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com

**Location of case files:**

**Volume:** CS1

The case file may not be available.

Fill in this information to identify your case

Debtor 1 DUSTIN LEE COLVIN  
First Name Middle Name Last Name

Debtor 2 MOLLY LYNN COLVIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MISSOURI  
(State)

Case number 18-50411

Official Form 427

Cover Sheet for Reaffirmation Agreement 12/15

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7. Are the income amounts on lines 6a and 6e different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
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**Part 2: Sign Here**

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Signature

Date 03/20/2020  
MM/DD/YYYY

Heather Monique Cole  
Printed Name

Check one:

- ☐ Debtor or Debtor's Attorney  
☒ Creditor or Creditor's Attorney

\*\* The Creditor completed Questions 1 - 5 (but not the current market value) on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Creditor is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 - 5 (but not the current market value). The Creditor is not certifying the accuracy of the information supplied by the Debtor(s).



February 16, 2021

Equifax Information Services LLC  
PO Box 740256  
Atlanta, GA 30374

Molly Lynn Colvin  
14881 NW 66<sup>th</sup> St.  
Parkville, MO 64152  
SS#: [REDACTED]  
DOB: [REDACTED]  
(816) 738-0669

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[REDACTED]

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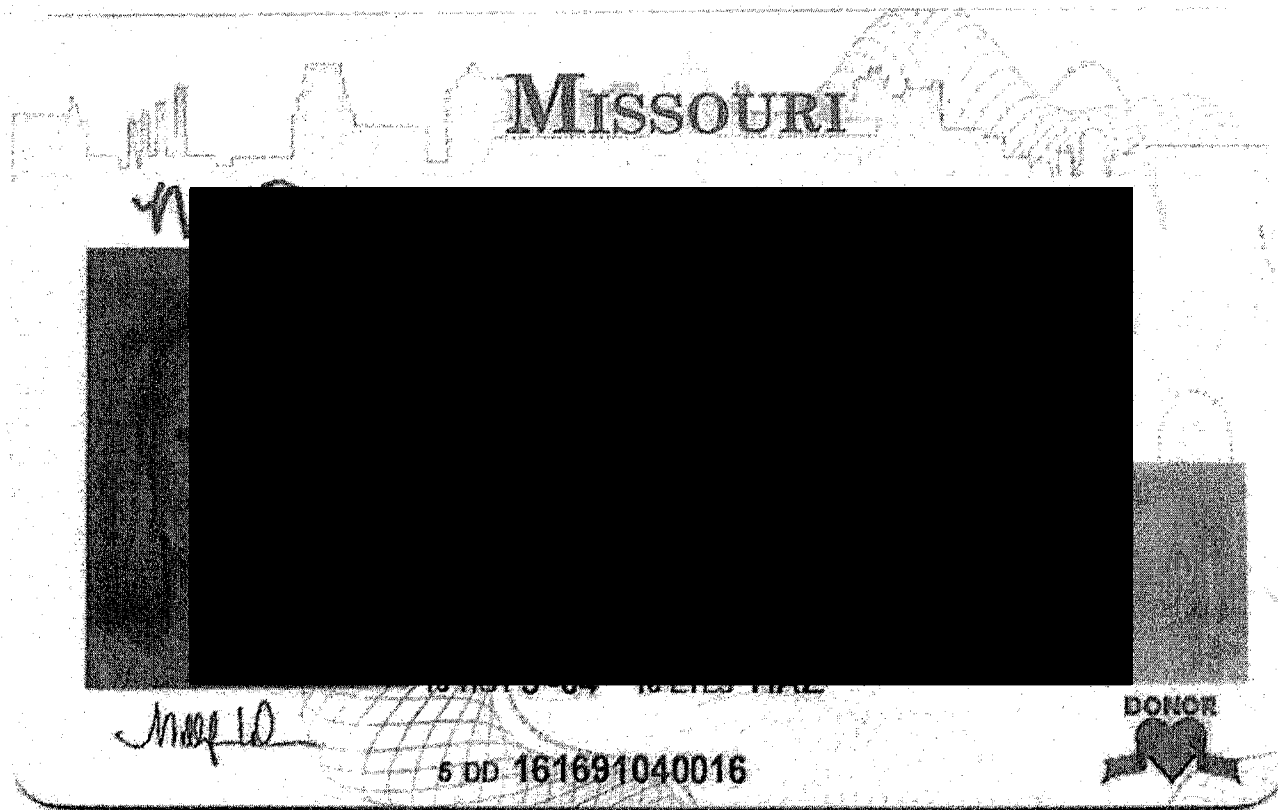
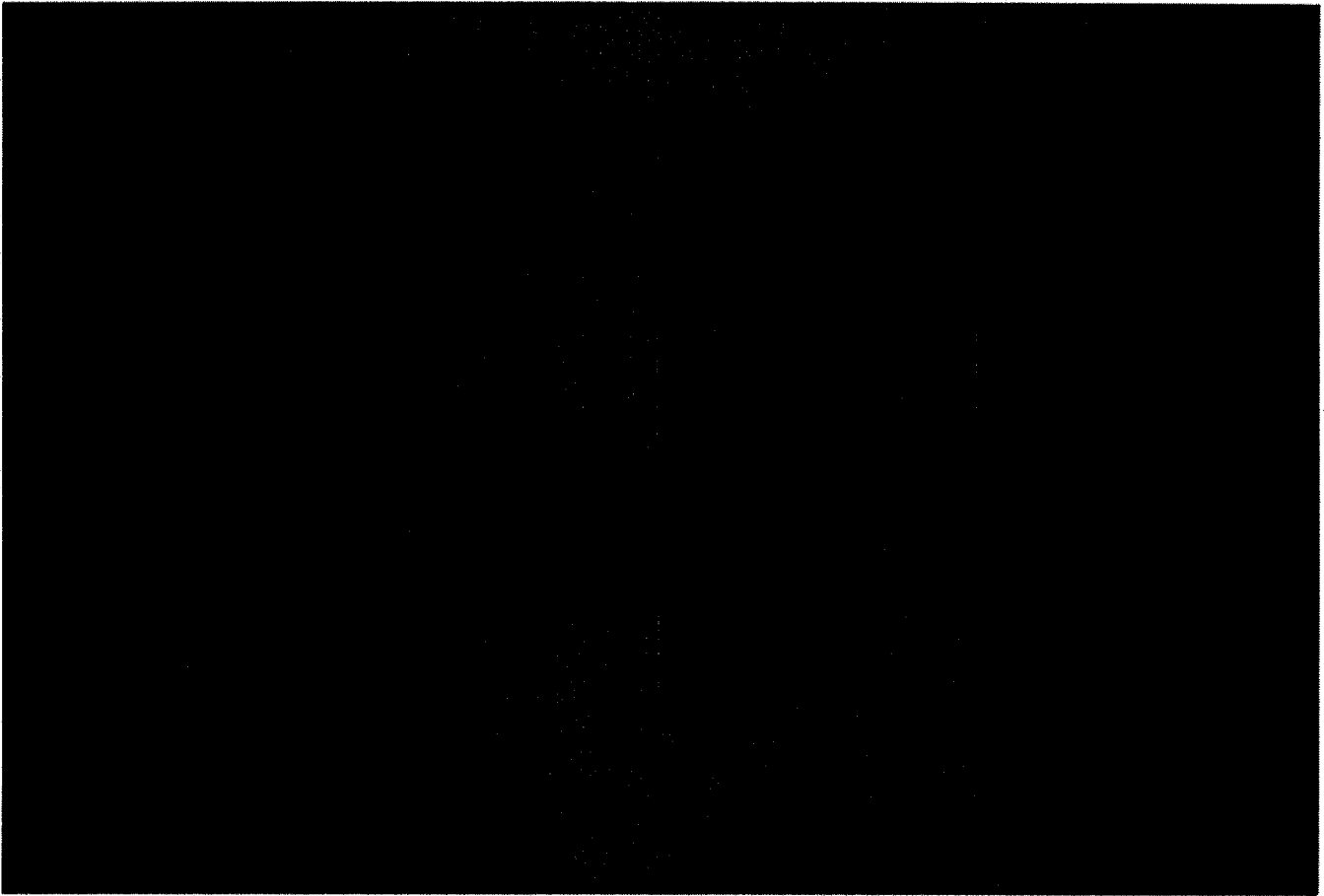
Very Truly Yours,

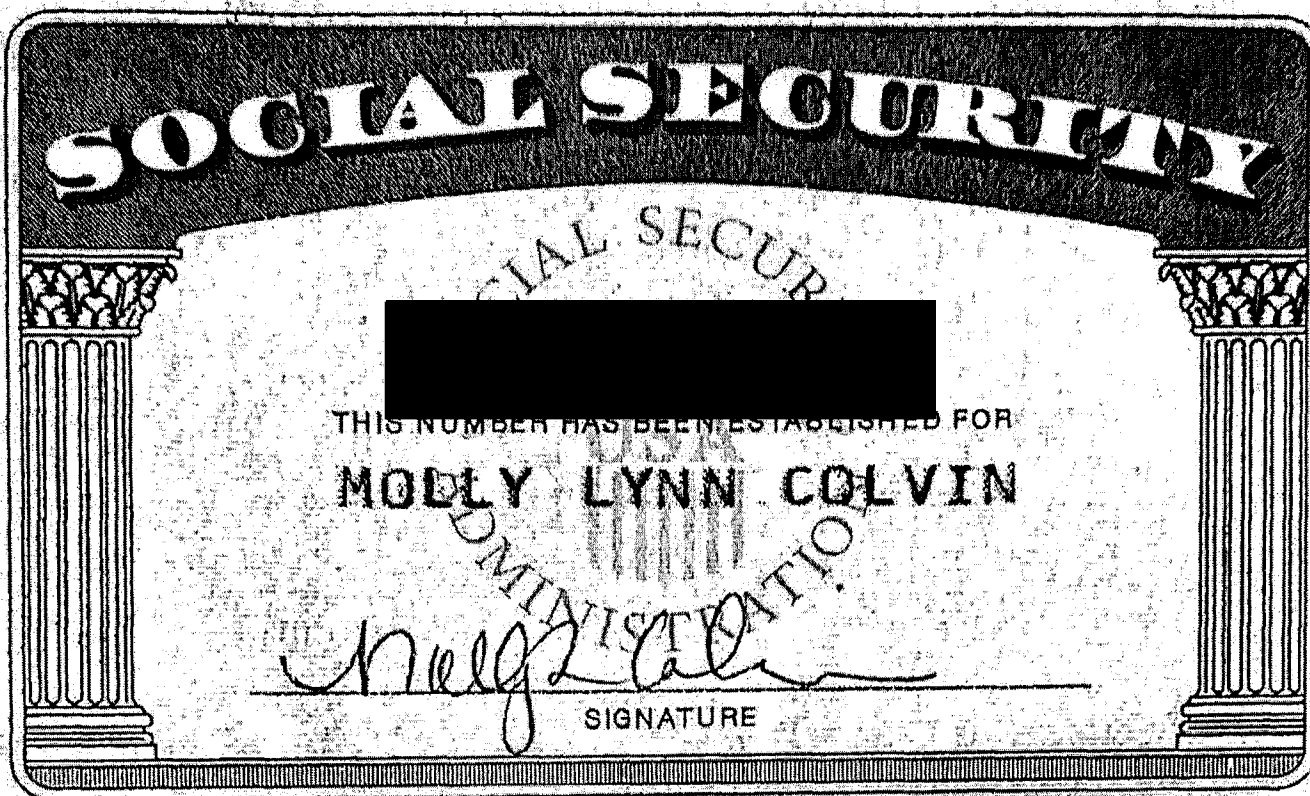


Molly Lynn Colvin

Enclosures









**18-50411-btf7** Dustin Lee Colvin and Molly Lynn Colvin (TRNSFD TO WESTERN DIV)

**Case type:** bk **Chapter:** 7 **Asset:** No **Vol:** v **Bankruptcy Judge:** Brian T. Fenimore

**Date filed:** 10/03/2018 **Date of last filing:** 09/12/2020

**Debtor discharged:** 09/10/2020 **Joint debtor discharged:** 09/10/2020

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## Case Summary

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**County:** PLATTE-MO  
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**Filed:** 10/03/2018  
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**Transferred:** 10/04/2018  
**Converted:** 11/05/2019

**Origin:** i  
**Previous term:**

**Debtor dismissed:**  
**Joint debtor dismissed:**  
**Confirmation hearing:**

**Joint:** y  
**Original chapter:** 13  
**Current chapter:** 7  
**Previous chapter:** 13

**Debtor disposition:** Standard Discharge  
**Joint debtor disposition:** Standard Discharge

**Nature of debt:** business  
**Related adversary proceedings:** 19-04040-btf  
**Pending status:** ,Case Closed,Discharge entered  
**Flags:** DEC, CNV, AdvClosed, FMC, IntrmRpt, RND, CLOSED

**Trustee:** United States  
**Trustee** **City:** Kansas City **Phone:**

**Trustee:** Jill D. Olsen **City:** Liberty **Phone:** 816-521-8811 **Fax:** 816-278-9493

**Email:**  
trustee@olsenlawkc.com

**Party 1:** Colvin, Dustin Lee (Debtor 1)  
SSN / ITIN: xxx-xx-6429

**Party 2:** Colvin, Molly Lynn (Debtor 2)  
SSN / ITIN: xxx-xx-9940

**Atty:** Tracy L. Robinson **Represents party 1:** Debtor 1 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com  
**Atty:** Tracy L. Robinson **Represents party 2:** Debtor 2 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com

**Location of case files:**  
**Volume:** CS1

The case file may not be available.

**Fill in this information to identify your case**

Debtor 1 DUSTIN LEE COLVIN  
First Name Middle Name Last Name

Debtor 2 MOLLY LYNN COLVIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MISSOURI  
(State)

Case number 18-50411

**Official Form 427****Cover Sheet for Reaffirmation Agreement 12/15**

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

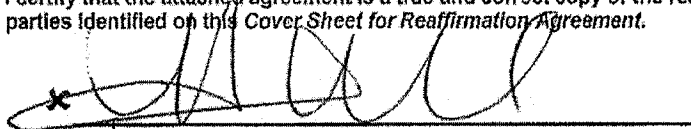
**Part 1: Explain the Repayment Terms of the Reaffirmation Agreement**

1. Who is the creditor?	<u>Wells Fargo Bank, N.A.</u> Name of the creditor	
2. How much is the debt?	On the date that the bankruptcy case is filed <u>\$406,406.31</u> To be paid under the reaffirmation agreement <u>\$402,607.14</u> <u>\$ 3,037.90</u> per month for <u>351</u> months (if fixed interest rate)	
3. What is the Annual Percentage Rate (APR) of Interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed <u>5.000000%</u> Under the reaffirmation agreement <u>5.00000 %</u> <input checked="" type="checkbox"/> Fixed rate <input type="checkbox"/> Adjustable rate	
4. Does collateral secure the debt?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe the collateral. <u>14881 NW 66TH ST, PARKVILLE MO 64152-</u> Current market value \$ <u>440,000</u> (According to Debtor's Schedule A/B)	
5. Does the creditor assert that the debt is nondischargeable?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.	
6. Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Income and expenses reported on Schedules I and J	Income and expenses stated on the reaffirmation agreement
6a. Combined monthly income from line 12 of Schedule I	<u>\$9893.34</u>	6e. Monthly income from all sources after payroll deductions <u>\$9893.34</u>
6b. Monthly expenses from line 22c of Schedule J	<u>\$9805.15</u>	6f. Monthly expenses <u>\$9805.15</u>
6c. Monthly payments on all reaffirmed debts not listed on Schedule J	<u>\$ 0.00</u>	6g. Monthly payments on all reaffirmed debts not included in monthly expenses <u>\$ 0.00</u>
6d. Scheduled net monthly income Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets.	<u>\$ 88.19</u>	6h. Present net monthly income Subtract lines 6f and 6g from 6e. If the total is less than 0, put the number in brackets.

7. Are the income amounts on lines 6a and 6e different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
8. Are the expense amounts on lines 6b and 6f different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
9. Is the net monthly income in line 8h less than 0?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10. _____
10. Debtor's certification about lines 7-9 I certify that each explanation on lines 7-9 is true and correct. If any answer on lines 7-9 is Yes, the debtor must sign here. If all the answers on lines 7-9 are No, go to line 11.	
<div style="display: flex; justify-content: space-around;"><div><input checked="" type="checkbox"/> Signature of Debtor 1</div><div><input checked="" type="checkbox"/> Signature of Debtor 2 (Spouse Only in a Joint Case)</div></div>	
11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

**Part 2: Sign Here**

Whoever fills out this form must sign here. I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.

  
Signature

Date 03/20/2020  
MM/DD/YYYY

Heather Monique Cole  
Printed Name

Check one:

- ☐ Debtor or Debtor's Attorney  
☒ Creditor or Creditor's Attorney

\*\* The Creditor completed Questions 1 - 5 (but not the current market value) on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Creditor is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 - 5 (but not the current market value). The Creditor is not certifying the accuracy of the information supplied by the Debtor(s).



February 16, 2021

TransUnion LLC  
Attn: Consumer Dispute Center  
PO Box 2000  
Chester, PA 19016

Molly Lynn Colvin  
14881 NW 66<sup>th</sup> St.  
Parkville, MO 64152  
SS# [REDACTED]  
DOB [REDACTED]  
(816) 738-0669

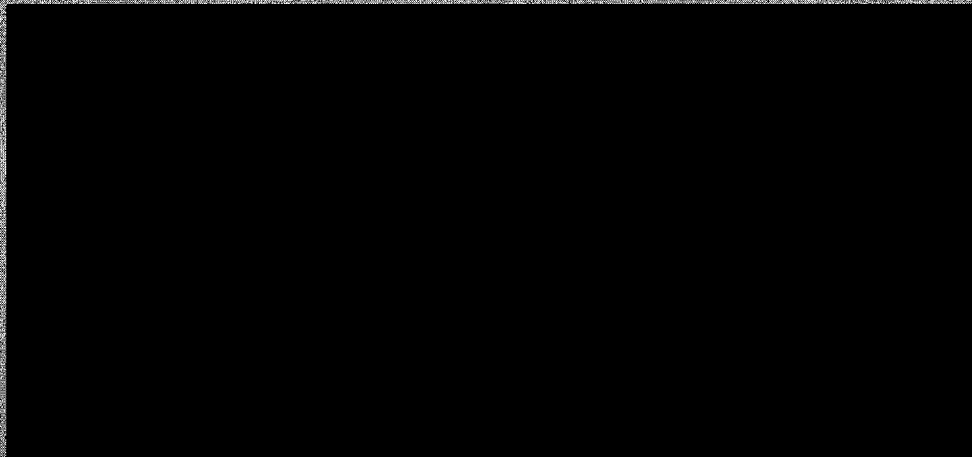
RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION

Dear Sir/Madam:

On October 8, 2020, I disputed inaccurate information you placed in my credit report and I misplaced the reinvestigation results. So, I am writing AGAIN to dispute the inaccurate information. Please refer to the credit report you generated on October 6, 2020, File [REDACTED]


In a nutshell, I filed for Chapter 13 Bankruptcy on October 3, 2018, case #18-50411-btf13, converted to a Chapter 7 Bankruptcy on November 5, 2019, and received my discharge on September 10, 2020. Specifically, I dispute the following information reported:

The Wells Fargo Home Mortgage account, #936043208\*\*\*\*, was NOT DISCHARGED but rather REAFFIRMED on April 8, 2020. Please update to show the current BALANCE, STATUS & PAYMENT HISTORY from date of REAFFIRMATION and ongoing.



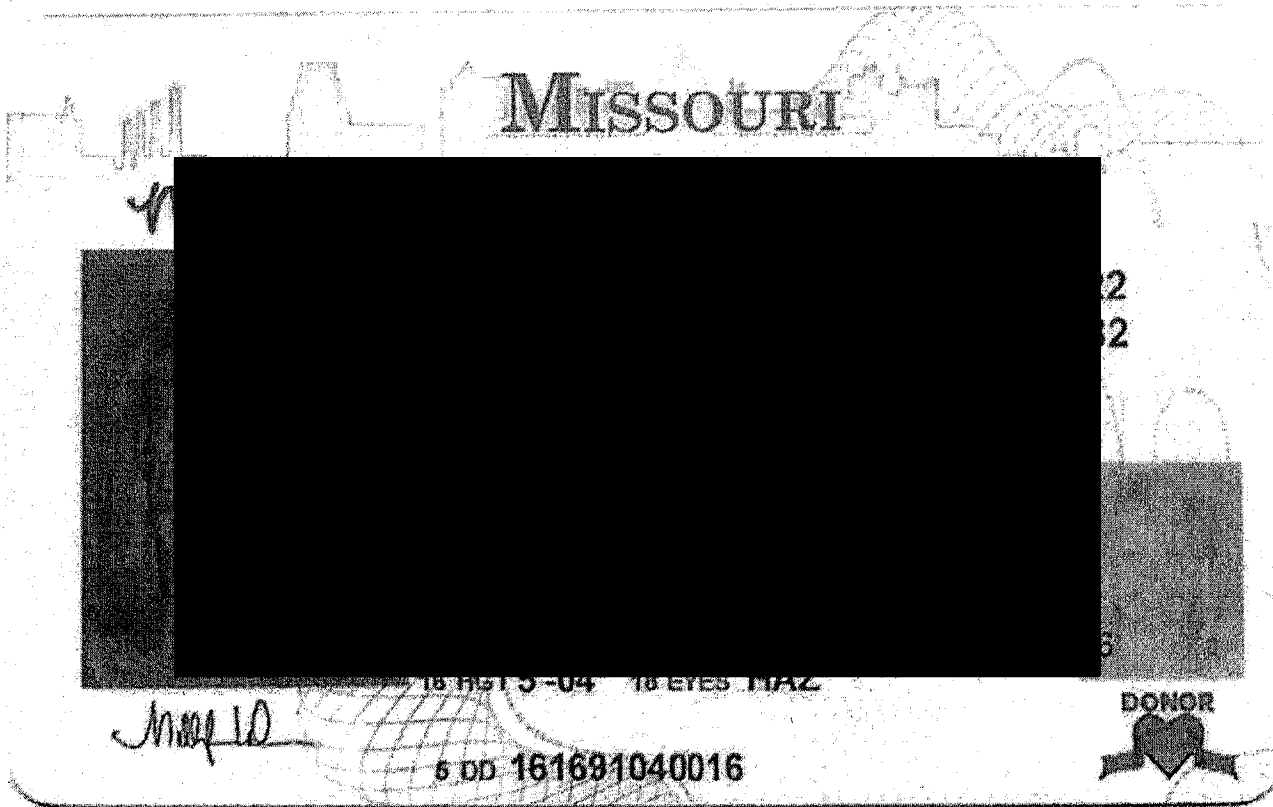
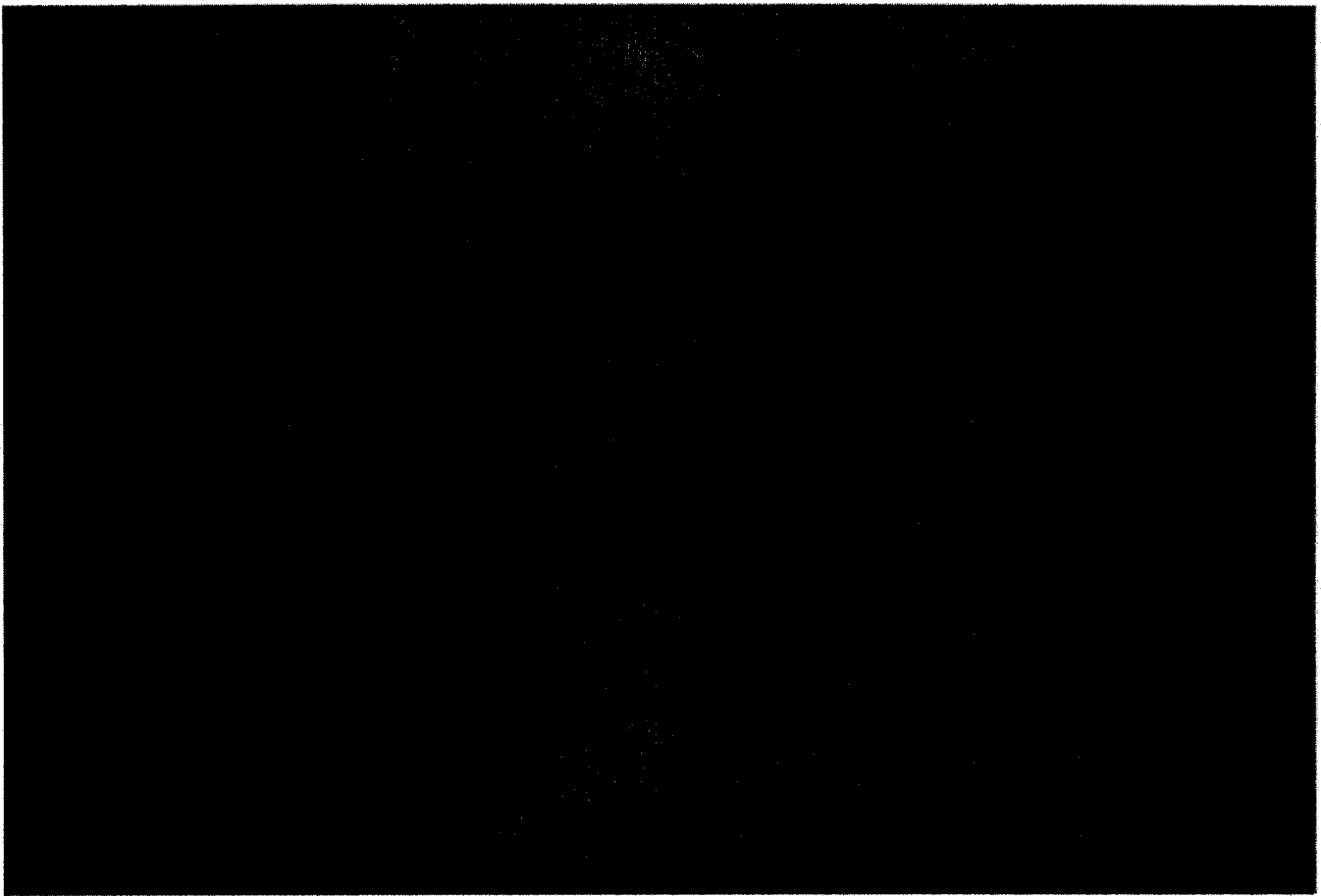
I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report.

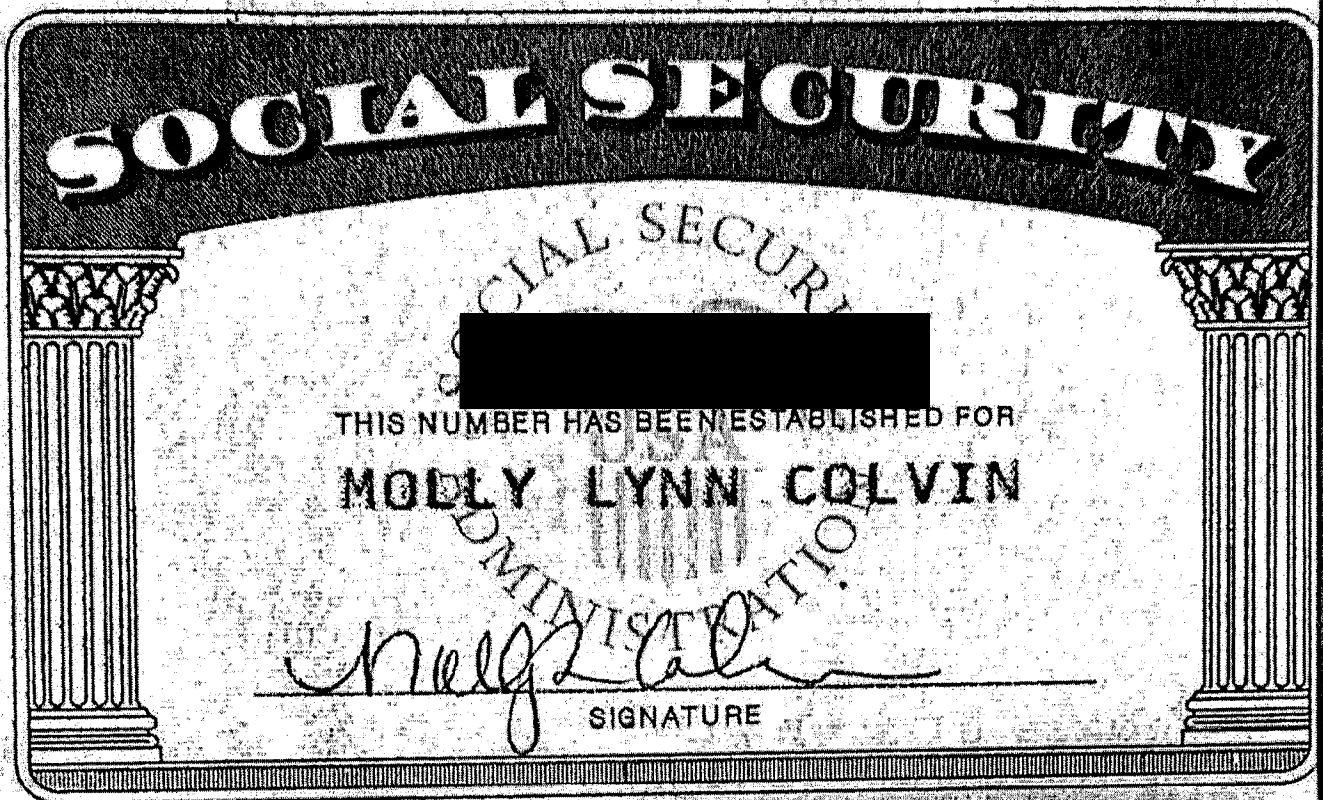
Very Truly Yours,

  
Molly Lynn Colvin

Enclosures







**18-50411-btf7** Dustin Lee Colvin and Molly Lynn Colvin (TRNSFD TO WESTERN DIV)

**Case type:** bk **Chapter:** 7 **Asset:** No Vol: v **Bankruptcy Judge:** Brian T. Fenimore

**Date filed:** 10/03/2018 **Date of last filing:** 09/12/2020

**Debtor discharged:** 09/10/2020 **Joint debtor discharged:** 09/10/2020

**Date terminated:** 09/10/2020

## Case Summary

**Office:** Kansas City  
**County:** PLATTE-MO  
**Fee:** Paid

**Filed:** 10/03/2018  
**Terminated:** 09/10/2020  
**Debtor discharged:** 09/10/2020  
**Joint debtor discharged:** 09/10/2020  
**Transferred:** 10/04/2018  
**Converted:** 11/05/2019  
**Debtor dismissed:**  
**Joint debtor dismissed:**  
**Confirmation hearing:**

**Origin:** i  
**Previous term:**

**Joint:** y  
**Original chapter:** 13  
**Current chapter:** 7  
**Previous chapter:** 13

**Debtor disposition:** Standard Discharge  
**Joint debtor disposition:** Standard Discharge

**Nature of debt:** business  
**Related adversary proceedings:** 19-04040-btf  
**Pending status:** ,Case Closed,Discharge entered  
**Flags:** DEC, CNV, AdvClosed, FMC, IntrmRpt, RND, CLOSED

**Trustee:** United States  
Trustee  
**City:** Kansas City **Phone:**  
**Trustee:** Jill D. Olsen  
**City:** Liberty **Phone:** 816-521-8811 **Fax:** 816-278-9493 **Email:** trustee@olsenlawkc.com

**Party 1:** Colvin, Dustin Lee (Debtor 1)  
SSN / ITIN: xxx-xx-6429  
**Party 2:** Colvin, Molly Lynn (Debtor 2)  
SSN / ITIN: xxx-xx-9940

**Atty:** Tracy L. Robinson **Represents party 1:** Debtor 1 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com  
**Atty:** Tracy L. Robinson **Represents party 2:** Debtor 2 **Phone:** 816-842-1317  
**Fax:** 816-842-0315  
**Email:** admin@tlrlaw.com

**Location of case files:**  
**Volume:** CS1  
The case file may not be available.



**Fill in this information to identify your case**

Debtor 1 DUSTIN LEE COLVIN  
First Name Middle Name Last Name

Debtor 2 MOLLY LYNN COLVIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MISSOURI  
(State)

Case number 18-50411

**Official Form 427****Cover Sheet for Reaffirmation Agreement 12/15**

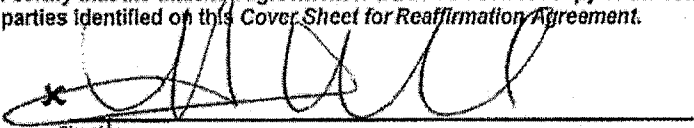
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**Part 1: Explain the Repayment Terms of the Reaffirmation Agreement**

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6d. Scheduled net monthly income Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets.	<u>\$ 88.19</u>	6h. Present net monthly income Subtract lines 6f and 6g from 6e. If the total is less than 0, put the number in brackets. <u>\$ 88.19</u>

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**Part 2: Sign Here**

Whoever fills out this form must sign here.	I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.
	Date <u>03/20/2020</u> MM/DD/YYYY
Printed Name <u>Heather Monique Cole</u>	
Check one: <input type="checkbox"/> Debtor or Debtor's Attorney <input checked="" type="checkbox"/> Creditor or Creditor's Attorney	

\*\* The Creditor completed Questions 1 – 5 (but not the current market value) on this form. The Debtor(s) completed the remaining questions on this form. By signing this form, the Creditor is only certifying: (1) that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties; and (2) the information in Questions 1 – 5 (but not the current market value). The Creditor is not certifying the accuracy of the information supplied by the Debtor(s).

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Dustin Colvin

CASE NO: 00-00000

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

---

On 2/18/2021, I did cause a copy of the following documents, described below,

Equifax Dispute

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 2/18/2021

/s/ Chelsea S. Herring  
Chelsea S. Herring 51089  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106  
816 778 7328

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Dustin Colvin

CASE NO: 00-00000

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 7

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The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 2/18/2021



Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Chelsea S. Herring  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106



PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CERTIFIED 7020 1810 0001 9365 0395

EQUIFAX INFORMATION SERVICES, LLC  
PO BOX 740256  
ATLANTA GA 30374

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Dustin Colvin

CASE NO: 00-00000

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

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On 2/18/2021, I did cause a copy of the following documents, described below,  
TransUnion Dispute

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Chelsea S. Herring 51089  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106  
816 778 7328

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Dustin Colvin

CASE NO: 00-00000

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 7

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TransUnion Dispute

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The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 2/18/2021



Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Chelsea S. Herring  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
Kansas City, MO 64106



PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CERTIFIED 7020 1810 0001 9365 0425

TRANSUNION LLC  
ATTN: CONSUMER DISPUTE CENTER  
PO BOX 2000  
CHESTER PA 19016

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Molly Colvin

CASE NO: 00-00000

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

---

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Equifax Dispute

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600 E. 8th St., Suite A  
Kansas City, MO 64106  
816 778 7328

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Molly Colvin

CASE NO: 00-00000

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Chapter: 7

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d/b/a certificateofservice.com, for  
Chelsea S. Herring  
The Law Offices of Tracy L. Robinson, LC  
600 E. 8th St., Suite A  
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PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CERTIFIED 7020 1810 0001 9365 0432

EQUIFAX INFORMATION SERVICES, LLC  
PO BOX 740256  
ATLANTA GA 30374

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Molly Colvin

CASE NO: 00-00000

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

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The Law Offices of Tracy L. Robinson, LC  
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816 778 7328

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

IN RE: Molly Colvin

CASE NO: 00-00000

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

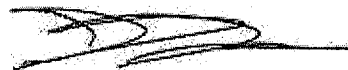
Chapter: 7

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The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 2/18/2021



Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Chelsea S. Herring  
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PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
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CERTIFIED 7020 1810 0001 9365 0456

TRANSUNION LLC  
ATTN: CONSUMER DISPUTE CENTER  
PO BOX 2000  
CHESTER PA 19016



## Your Investigation Results

**INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED: A change was made to the item(s) based on your dispute.**

**WELLS FARGO HOME MORTGAG #936043208\*\*\*\*** ( PO BOX 10335, DES MOINES, IA 50306, (877) 937-9357 )

We investigated the information you disputed and updated: **Date Updated; Pay Status; Remarks; Date Paid; Rating.** Here is how this item appears on your credit report following our investigation.

<b>Date Opened:</b>	10/25/2012	<b>Date Updated:</b>	09/07/2018	<b>Pay Status:</b>	>Account included in
<b>Responsibility:</b>	Joint Account	<b>Last Payment Made:</b>	01/26/2018		Bankruptcy<
<b>Account Type:</b>	Mortgage Account	<b>High Balance:</b>	\$417,000	<b>Date Closed:</b>	09/07/2018
<b>Loan Type:</b>	VA REAL ESTATE MORTGAGE				

**Remarks:** >CHAPTER 7 BANKRUPTCY<

**Estimated month and year that this item will be removed:** 08/2025

.....

\*R00000\*

Exhibit J

## Your Investigation Results

### INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED AND OTHER INFORMATION

**UPDATED:** A change was made to the item(s) based on your dispute and other information has also changed.

**WELLS FARGO HOME MORTGAG #936043208\*\*\*\*** ( PO BOX 10335, DES MOINES, IA 50306, (877) 937-9357 )

We investigated the information you disputed and updated: **Past Due; Pay Status; Remarks; Rating.** Here is how this item appears on your credit report following our investigation.

Date Opened:	10/25/2012	Date Updated:	09/07/2018	Pay Status:	>Account 120 Days Past
Responsibility:	Joint Account	Last Payment Made:	01/26/2018		Due Date<
Account Type:	Mortgage Account	High Balance:	\$417,000	Date Closed:	09/07/2018
Loan Type:	VA REAL ESTATE	Past Due:	>\$25,855<	Date Paid:	09/07/2018
	MORTGAGE				>Maximum Delinquency of 120 days in
					09/2018 for \$25,855<

Remarks: CH 7 REAFFIRMATION OF DEBT

Estimated month and year that this item will be removed: 11/2024

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017				
Rating	X	X	X	X	X	X	X	X	OK	OK	OK	OK				
	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016				
Rating	OK	OK	OK	X	OK	OK	OK	OK	OK	OK	OK	OK				
	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2014	03/2014														
Rating	OK	OK														

Exhibit K

**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by \*.) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Account # - 936043208\* The results are: THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: \*ADDITIONAL INFORMATION \*STATUS \*BALANCE \*PAST DUE \*DATE OF LAST PAYMENT \*DATE OF MAJOR DELINQUENCY 1ST REPORTED. If you have additional questions about this item please contact:

(Continued On Next Page)

WELLS FARGO HOME MORTGAGE

Date Opened  
10/25/2012

### Portfolio Status

**Bankruptcy Discharged**



**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by \*) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> We have researched the credit account. Account # - 936043208\* The results are: WE HAVE VERIFIED THAT THIS ITEM HAS BEEN REPORTED CORRECTLY. ADDITIONAL INFORMATION HAS BEEN PROVIDED FROM THE ORIGINAL SOURCE REGARDING THIS ITEM. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: \*ADDITIONAL INFORMATION STATUS \*BALANCE \*PAST DUE \*DATE OF MAJOR DELINQUENCY 1ST REPORTED. If you have additional questions about this item please contact:

WELLS FARGO HOME MORTGAGE PO BOX 10335 DES MOINES IA 50308-0335 : (800) 288-3212  
 Account Number: Date Opened: High Credit: Credit Limit: Terms Duration: Terms Frequency: Months Read: Activity Designator: Creditor Classification:

2012/10/25

WELLS FARGO HOME MORTGAGE PO BOX 4335 DES MOINES IA 50306-0335 (402) 288-3712  
936043208\* 10/25/2012

Items As of Date	Balance	Amount	Date of Last	Actual Payment	Scheduled Payment	Date of 1st	Date of Last	Date Mat Del	Grace Off	Delinquent Pay	Ballon Pay	Ballon Pay	Date
Reported	Amount	Past Due	Payment	Amount	Amount	Delinquency	Activity	1st Rptd	Amount	Stat Date	Amount	Amount	Closed
03/09/2021	\$ 391,126	\$ 25,855				11/2017							
Status	Type of Account												
Over 120 Days Past Due	Va Real Estate Mortgage												
	Whose Account												
	Joint Account												
	Portfolio Indicator												
	Portfolio Status												

ADDITIONAL INFORMATION:

Reaffirmation of Debt

Real Estate Mortgage

180 Days or More Past Due

WFC

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